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ABSTRACT

Guidelines for teaching consumer and homemaking education which emphasize actual experiences by the learner are presented. The contents of the document were chosen from learning activities and experiences which were proven successful in the classroom. The guide consists of seven sections: (1) community involvement; (2) consumer decision making--values and goals; (3) rights, responsibilities, and protective actions; (4) advertising and its implications; (5) managing of basic necessities; (6) does credit meet your needs--tool or crutch?; and (7) using discretionary time profitability. Each section presents information on the following areas: rationale of the subject matter, key point or basic concept of the section, learner competencies and their related activities and exercises, and a reference list. Suggested FHA-HERO activities are included in each subject section. (EC)

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Living Consumerism:

acting, doing, creating, moving and discovering

State Board of Education

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Living Consumerism

ACTING, DOING, CREATING, MOVING AND DISCOVERING*

by
Nina L. Ahler
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1976

This document revision and update was supported by a contractual agreement between the Illinois Office of Education, Adult, Vocational and Technical Education — Consumer and Homemaking, and Northern Illinois University.

*This document is a revision and update of *Suggested Learnings: Consumer and Homemaking Education*, printed 1972.

Preface

The educator is encouraged to continually look to the future when utilizing this resource and planning learning experiences. The learner in today's classroom will be living well into the 21st century; his learning experiences now must prepare him for that.

The learner/educator, learner competencies terminology are terms implying more participatory learning and discovery in the classroom. The rationale of each section introduces the reader to the subject matter that section will contain. The overlapping sequences of subject matter have been divided into coded sections for the reader's convenience. The boxed key points help to set the philosophy of that section.

In order to make the Future Homemakers of America and Home Economics Related Occupations organizations an integral part of the classroom, there are suggested FHA-HERO activities included in every subject section.

This resource serves as a guideline for the educator to look to as an idea stimulator to facilitate learnings.

Foreword

Consumer and homemaking education is a field of study designed to prepare the learner for his/her multi-roles in society. Special emphasis has been placed on this throughout the document, which has been designed by teachers for teachers. These Illinois consumer and homemaking teachers were selected from those displaying an interest in revising and updating the *Suggested Learnings: Consumer and Homemaking Education* document printed in 1972.

We believe that a consumer and homemaking education program provides a framework of concepts, built through action-packed experiences, on which to build future learning. Educators need to emphasize wise decision-making and not just factual knowledge gathering about consumerism. Students are in school ten to sixteen years learning to earn a comfortable living. But they are taught very little about planned spending and buying practices or wise management of their resources. They must be taught an economic competence.

The content has been carefully selected from learning activities and experiences which have proven successful by students in Illinois classrooms. Consumer and homemaking education cannot be confined; it is continuous. By carrying consumer and homemaking education outside of the classroom (see Community Involvement section), the participants will develop an awareness of the multi-roles they will assume.

By adopting an approach with the emphasis on the Acting, Doing, Creating, Moving and Discovering, we can provide a consumer literacy for our learners that they will need to be successful in a changing world.

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The revision and update of the *Suggested Learnings: Consumer and Homemaking Education* resulting in this document, *Living Consumerism: Acting, Doing, Creating, Moving and Discovering,* was made possible through the joint endeavors of the Illinois Office of Education, Adult, Vocational and Technical Education and Northern Illinois University.

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community involvement

RATIONALE—Today's educator is being challenged to open the doors of the classroom and move education into the community. Learners for whom such a venture is appropriate would spend much of their time working in business, industry, governmental and public service agencies. They would also assist in planning and operating community programs designed around a definite plan of action since the key to obtaining consumer results is planned action.

KEY POINT

Community-oriented projects are an effective means of applying consumer knowledge. They also provide a valuable service to community life by realistically broadening the scope of consumer and homemaking education.

The following experiences will stress the importance of sharing consumer information which is based upon factual knowledge within the community.

LEARNER COMPETENCY #1

The learner will plan, develop and participate in activities designed to involve the community in consumer and homemaking education programs.

☐ With the permission of the department chairman and school administration, have the class plan a Consumer Fair. Exhibits could include: Cost of Shoplifting to the Consumer, Using the Metric System, How to Check in and Out of the Hospital, The "Junk Foods" We Snack On, or any other subject learners may have individually researched. Faculty members could be asked to serve as resource persons for the exhibits. They could provide additional information in their subject area to the learners that might prove helpful when organizing an exhibit. Faculty members might also serve as the exhibit's representative at the Consumer Fair to answer specific questions spectators might have.

Elicit learner participation to serve on committees in planning, organizing, promoting and conducting the fair. Such committees could include:

- Theme for fair—invitations to possible participants
- Publicity—brochures, flyers, posters and media announcements
- Registration of participants
- Room/space assignments
- Rules and handouts for participants
- Audio-visual needs
- Resource persons
- Informational give-aways for spectators
- Evaluation by spectators

☐ Have group or groups choose and work on a long-range class project that will provide a beneficial consumer experience for the community. Learners should evaluate the experience when it is concluded. Such projects might be:

- Monthly consumer newsletter
- Group credit union
- Group savings account
- Ecology campaign for the school

☐ A consumer colloquium is a seminar of consumer issues usually led by a different speaker for each individual subject presented. Considerable time is allowed after each presentation for open discussion and questions of the issue.

If possible, hold the consumer colloquium in conjunction with local consumer action group meetings or specially scheduled consumer affairs. For example, invite a food buying co-op to hold its board meeting at the school during the consumer and homemaking class. Assign learners to work with the co-op to publicize and encourage consumer utilization of their services.

☐ Consumer education unit designed to teach children or senior citizens about buying and using goods and services. Learners would present the unit to the group they choose.

LEARNER COMPETENCY #2

The learner will become knowledgeable about community resources which offer assistance in solving consumer problems and the steps to follow to secure these consumer services.

☐ This activity may require long-range planning before a Consumer Resource Center could actually begin to be organized. Secure approval from the department chairman to develop a center. If there are no facilities available, local alternatives may be used: church basement, community center, housing project, senior citizens housing complex, or other feasible public facility which does not require a rental charge.

Enlist the cooperation of the class in collecting, preparing and arranging materials for use and distribution from the center. A catalogue file of available reference materials and resource persons and services must be compiled before the center is opened. Mini-workshops and tours could be conducted by learners since participants may attend the Center on a drive-in or drop-in basis.

☐ Have learners form a consumer action group to research consumer problems for the community and/or school and find solutions for the problems.

☐ Have learners locate the consumer service agencies in or near the community and investigate the functions of these agencies within the community. The following agencies are suggested; one might find additional agencies which are better suited to handle the specific consumer-related situations:

- American Bar Association
- Better Business Bureau
- Federal Trade Commission
- Food & Drug Administration
- Illinois, State of Bureau of Consumer Fraud
  Office of Attorney General
  Office of Consumer Affairs

EDUCATOR'S STIMULATORS

"Adult Consumer Education in the Community," *Consumer Union of the United States,* Educational Services Division, Mount Vernon, New York, 10550.

Cook, John. "The Community Is Your Classroom," *Consumer Education Forum, American Council on Consumer Interests.* Vol. V, No. 3, Fall 1974.

David, Nina. *Reference Guide for Consumers,* Doubleday Publishers, Michigan, 1975.

Fetterman, Elsie. "Consumer Education Using Community Resources," *Forecast for Home Economics,* March 1975.

Rice, Ann Smith. "Break the Lecture Leg," *Forecast for Home Economics,* October 1975.

Taliferro, Sandra. "Communication from Student to Consumer Group," *Journal of Home Economics,* January 1975.

consumer decision-making . . . values & goals

consumer decision-making . . . values & goals

RATIONALE—Affluence and widened alternatives have made consumer decision-making more complicated. Learners may need assistance in identifying their values and goals and how they influence expenditures of money and other resources.

KEY POINT

Consumer decision-making involves: setting a goal, establishing priorities, identifying and allocating resources, recognizing alternatives and making choices.

The following learner experiences are designed to clarify the individual's:

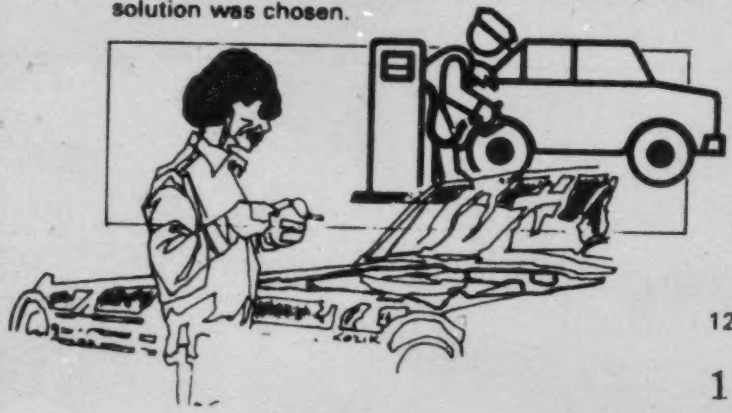
- worthwhile beliefs or feelings (values)
- results of a directed effort (goals)
- available steps to follow in making a choice (decision-making process)

LEARNER COMPETENCY #1

The learners will plan alternative solutions for reaching a specific goal by using varying proportions of the same resource—time, money and energy.

Time, energy and money can be combined in different proportions to reach a specific goal. Establish a goal or set of goals for the class or individual to satisfy. Some examples might be: whether to buy a birthday gift or make it yourself, whether to rush through homework to complete during class or to do it carefully at home, or whether to tune up your car yourself or have it done at a service station.

Each learner should select a route which will best satisfy his/her particular goal, depending upon the proportionate amounts of time, energy and money. Identify the solution selected and determine why this solution was chosen.



LEARNER COMPETENCY #2

The learners will practice and understand the techniques of problem-solving.

Divide the class into teams of three. The educator will place an assortment of "problems" which need to be solved into a large box. Each learner will draw a situation for his team to concentrate on. The group will plan a strategy which they feel best solves their problem in a time period designated by the educator.

The teams will role-play their problem in skit form to present to the class. They may utilize props that the educator will have displayed around the room, such as: telephone books, product warranties, installment contracts and other props which are suitable to solve the chosen "problems."

Class members will challenge each team's solution to determine whether they have considered all possible alternatives before reaching their decision.

Some possible "problems" may be:

Father and son have different views on the son's spending plan for his social activities. Father threatens to take away his son's privilege of driving the family car if his social spending is not curtailed.

Cathy loves to talk on the telephone, but her family feels she is telephoning excessively. They have suggested that she limit her calls to fifteen minutes or install her private phone. Cathy wonders if having her own phone is worth the money.

LEARNER COMPETENCY #3

The learner will gather and compile information in order to suggest alternatives with which to make decisions.

This activity is a take-off on the "Dear Abby" advice column. Have the learners imagine that a friend is writing to them for advice on a personal spending plan.

The friend, Sam, is a sophomore at a midwestern university. His tuition is paid by scholarship, and he is working in a service station receiving the minimum wage. Sam is living in an independent situation: he lives in an efficiency apartment where the heat is paid for by the landlord. He must be responsible for paying his electric, phone and grocery bills each month.

Sam is wondering if he should set up some sort of personal spending plan. What would this plan do? How does one go about devising it? Would it be worth the trouble to prepare and stick to this plan?

The learners should research and answer Sam's questions in writing. A panel of three or four learners could review the written advice that the class has for Sam in order to compile all the helpful advice into one letter of response.

LEARNER COMPETENCY #4

The learners will experience and recognize reasons prompting decisions made that can be attributed to personal differences of priorities.

The learners will each be given $200 of play money in small denominations. The educator can act as the auctioneer. The real object to be auctioned may be displayed, or a facsimile can be used if it is more convenient.

Provide the learners with a list of available items for the auction. Have them select in writing what items and why they would like to bid on them with their $200. These plans should be collected before the auction, but they will be returned to the learners later in the activity.

Records and tapes

Friend to take an afternoon walk with

Popularity

Stereo equipment

$1,000 scholarship to college of your choice

Clean natural waterways

Books and magazines

Clear complexion

Physical examination

Good judgment to do the correct thing at the right time

Articles of clothing

Good sense of humor

Contact lenses to replace your glasses

Recreational equipment

Automotive accessories

Cosmetics

The learner's written plans should be handed back to them. To conclude this value clarification activity, discuss the reasons prompting the difference of priorities, such as:

- Did you adhere to your written plan? Are you satisfied with your actions?
- When in a surrounding where money is being spent freely, the consumer may part with his money more impulsively. Why?
- What does your written plan and behavior during the auction say about your values?
- Do different people have different values about spending the same amount of money? What other individual values did you see reflected by this experience?

LEARNER COMPETENCY #5

Learners will compare two lunch menus in this "Food Feast or Famine" activity. In order to decide which lunch to purchase, the decision will be made on the basis of fact and value judgment.

Working around an agreed price, approximately $1.00, have the learners compare a lunch from a fast-food chain with a brown bag lunch. Each person should compare what they would normally bring in their brown bag lunch with their purchased lunch considering the

- nutritional value (amount of calories, protein, carbohydrates, fats, vitamins and minerals)
- time and preparation involved
- price
- taste value

The lunch that each learner finally decides upon will be chosen because of the facts gathered, or one's own values or a combination of facts and values.

As a FHA-HERO activity, the data compiled about the lunch comparison could be charted and displayed as a service to the entire school.

LEARNER COMPETENCY #6

The learners will participate in a simulation game to develop an awareness and understanding of the processes needed for daily decision-making.

Divide the class into groups of four. Before giving the groups instructions for this activity, the educator should explain to the learners that they will be on a strict time limit throughout the activity.

The group instructions are to:

- Develop a family unit
- Select housing for their living situation
- Select transportation most appropriate for their living situation

It is important for the educator to allow the groups to plan their living with no restrictions. It should be stated that the living unit chosen need not be the traditional family unit consisting of a father, mother, son and daughter. Learners should have free reign of their choices and planning. There is a ten-minute time limit on this planning.

After the time limit expired, the groups will be ready to "take their chances" considering incomes and expenditures. The educator should prepare two sets of "chance" cards. A green set of cards will assign monthly income figures and a red set of cards will explain emergency expenses.

A member of each group will first draw a green card. His group will then discuss their income allotment in relation to their monthly expenditures. There is a ten-minute time limit in this planning.

When the time limit has expired, it is necessary for a member of each group to draw a red card. Again, the group will discuss the emergency expenses they are being confronted with for ten minutes. Some examples might be:

- The family provider was badly injured in a skiing accident. How will the living situation need to be adjusted?
- A semi-trailer truck rolled into the family's transportation vehicle and destroyed it. How will the living situation need to be adjusted?
- A family member needs an immediate operation, but the family has no health insurance. How will their living situation need to be adjusted?

When the time limit has expired, the groups must then draw a second red emergency card. Again, there will be a ten-minute time limit on this planning. The groups may now find a need to refigure their original spending plan in order to better distribute their income. They may not be able to afford the life style they had originally chosen. They may now need to include provisions for insurance payments or cost of living increases in their spending plans.

THE DAY FOLLOWING THIS ACTIVITY: A discussion should be devoted to the groups' experiences. Each group could give a brief report to explain their family unit, living situation, income and the emergency expense situations they encountered by chance. Learners should also relate how they felt in these situations.

LEARNER COMPETENCY #7

The learners will participate in an auction in order to become familiar with the concept of supply and demand.

The educator will choose a small, low-priced commodity which is of interest to the learners to auction. Penny candy is a good example. Before the auction, the educator should number the pieces of candy so that a record may be kept of how much each piece sells for. Do not let the class know that their sales are being recorded during the auction, but this information will be revealed later in the activity.

The educator should bring a small supply of candy so that there is not the same number of candies as there are students. This will create a forced supply and demand situation. Place only one piece of candy on the desk to begin the bidding. After it has sold, bring out the other pieces of assorted candy and continue the bidding. When all the candy has been sold or it appears that all bidding is completed, then halt the auction.

The educator will list all of the candy by number (which was previously recorded) in the order that they were sold. Also, record the price that each learner paid for his/her piece of candy.

Conduct a question/answer session following the auction to determine why some of the pieces of candy sold for more money than others. Usually, the first piece of candy will be sold for the highest price at the auction. When the learners thought there was only one piece of candy for sale, they were more willing to pay a higher price for it. But when there was a quantity of candy available, learners may be more cautious with their money.

LEARNER COMPETENCY #8

The learners will be introduced to three political/economic systems and will conclude which they can best accept.

Prior to this activity, the learners will research and begin a comparative analysis of the political/economic systems: communism, socialism and capitalism. During class the educator and learners will discuss these three political/economic systems in order to answer the following questions:

- Who are the decision makers?
- How is it decided what is produced?
- Who owns the productive resources?
- Who gets the benefits (profits)?

The educator will then draw a continuum on the chalkboard displaying the three systems:

communism ——— socialism ——— capitalism

Each learner will then place themselves on the continuum by writing their initials at the spot they would best fit. The continuum will be referred to again later in the activity, so it should not be erased.

This activity can be utilized after the educator has tested the learners with a short, objective quiz. The learners' quiz grades will be assigned according to the political/economic system they will assume.

Divide the class into three groups by method of chance. One person at each table or at the beginning of a row will draw a slip of paper for the group. The slips of paper will contain the words communism, socialism or capitalism, and the groups must assume the role of that system. Learners will have the opportunity to internalize and live one of the economic systems. The directions for the groups are:

COMMUNISM

The group adds all the learners' quiz grades together and divides by the number in the group, including those that are absent. The quiz grade each learner will then receive is the average for all grades totaled.

SOCIALISM

The group will be following the socialist theory, "take from the rich and give to the poor." The learners receiving *A*'s, *B*'s and *C*'s on the quiz will give a proportion of their points to those receiving *D*'s and *F*'s. The result will be that *A, B* and *C* grades will be lowered one letter grade.

CAPITALISM

Each learner will keep the quiz grade which they had originally earned individually. Those who are absent will receive a zero.

The learners will then discuss and express their personal reactions to this experience and conclude what political/economic system of government they could best accept. Referring back to the original continuum, ask the learners to review the place they had positioned themselves on the continuum. Would their position remain the same? Have each learner publicly proclaim where he/she would now place themself and why.

LEARNER COMPETENCY #9

The learners will relate their individual personal qualities, resources and career options to their lifestyle in order to analyze the rewards of their selected career option.

PROJECT RATIONALE--There needs to be a psychological as well as a financial reward from work. What one does and how he feels about what he does affects his non-working life considerably. It helps determine how and where one lives, who one's friends are and the amount and use of leisure time. Learners need to look at the relationship between the "workstyle" of various career options and their desired lifestyle.

High school students need to look at post-high school education critically. They need to examine it as a consumer product, and decide if the cost in dollars, in time and in future returns is worth the investment.

Individual Career Exploration and Self-Awareness Study

INTRODUCTION

Read and write a summary of one recent magazine or newspaper article related to the philosophy and cost of post high school education. Refer to *The Reader's Guide of Periodical Literature* and the *Education Index* for current articles. Some examples of current articles are:

"Case Against College," *Time,* April 21, 1975, p.64+.

"College Costs, Who Pays When Parents Won't," *McCalls,* September, 1975, p. 34.

"The College Degree Loses Its Power to Give Money, Status," *Chicago Tribune,* Sunday, September 14, 1975.

"College Is A Waste of Time and Money," *Psychology Today,* May 1975, pp. 28-32.

"College Grads vs. Others: Earnings More Than Double," *U.S. News & World Report,* July 22, 1974.

"Easier To Get Into College—But Bills Will Run A Lot Higher," *U.S. News & World Report,* February 24, 1975, pp. 37-38.

"How Much Does It Cost To Go To College?" *Senior Scholastic,* January 23, 1975, p. 13.

"Soaring College Costs Are A Revealing Lesson In Economics," *Chicago Tribune,* April 12, 1975.

"Yes, Your Child Can Go To College—If You Juggle Dollars," *Chicago Sun Times,* September 10, 1975, pp. 79-80.

"How Much Does It Cost?" *Good Housekeeping,* September 1975, pp. 154-55.

PART I

Before anyone can relate his or her own lifestyle to an occupational workstyle, one must have some idea of SELF — interests, abilities, aptitudes, educational plans, personality, likes, dislikes, values and standards.

PART II

1. Select a job cluster of interest to you _____

2. Identify a career or job you presently are interested in which requires a high school education:

   _____

   Write a description of the job:

   What is the employment outlook for this job?

3. Identify another career or job you presently are interested in which requires a post-high school education:

   _____

   Write a job description:

   What post-high school education options are available?

   What is the employment outlook for this job?

4. Calculate total gross lifetime income for each job assuming that:

   A. your income remains stable

   B. you receive the median income

   C. you work until age 65

GROSS EARNINGS

Job Requiring High School Education	Job Requiring Post-High School Education

5. Figure the total cost of the post-high school education. Show your calculations. Include income foregone.

6. What conclusions do you arrive at from your above findings?

PART III

What factors should be considered when one makes a career decision? Here are some basic considerations, discuss these and others relevant to your selected jobs: The working environment—surroundings, location, hours, fellow employees and facilities.

Fringe benefits—financial rewards:

Personal enhancement opportunities:

POSSIBLE METHODS OF INQUIRY FOR THE LEARNER

Include at least three of the following:

1. Interview Tapes and/or Filmstrips
2. Other library references including books and the Vocational Vertical File. Consider using the Occupational Outlook Handbook and the Dictionary of Occupational Titles (D.O.T.).
3. Acquire additional information by writing:
   - Industry, trade and professional organizations
   - Professional journals
   - Individual companies
   - Labor unions
4. Conduct a personal interview with a person working in the field.
5. Read the relevant sections from *Working* by Studs Terkel.
6. Retrieve information from the Guidance Informational System (GIS)—a computerized data retrieval system which provides instantaneous access to information about occupations, two and four year colleges and financial aid.

Which methods did you use? Evaluate each as a source of information.

What resources do you have available to reach your career goals?

A. human —

B. environmental (including money)—

What financial aid, if needed, is available to you for post-high school education? (loans, scholarships, work study programs) Explain.

Final Conclusions:

LEARNER COMPETENCY #10

The learners will participate in a game in order to understand the concept of opportunity cost.

The objective of this activity is for those participating to realize the concept of opportunity cost: by purchasing a product, one must give up other products. Consumers are actually making a "trade-off" when purchasing; they are exchanging *X* amount of dollars for *X* amount of product. They may not have both.

Divide the class into four groups. Each group has a certain responsibility to assume and fulfill for later comparison:

Group A

1. After researching in consumer publications, determine the original price of a given stereo.
2. Price this stereo at various outlets in order to get the lowest price possible.

Group B

1. Working with the lowest purchase price of the stereo that Group A selected, price the amount of credit necessary to purchase the stereo.
2. Various credit outlets should be included in this investigation.

Group C

1. Working with Group A's original price of the given stereo, this group will deposit that given amount.
2. Determine how much interest the account would accumulate over a six-month period.

Group D

1. Working with the amount of interest charged to Group C, determine what products this particular age group might be interested in purchasing.
2. The price of this product must be comparable to the rate of interest being charged.

After the investigations have been made, each group shall chart their findings for class discussion. By comparing the buying situations, learners will recognize how *X* amount of dollars can be spent in *X* amount of ways in order to get *X* amount of products. The groups findings should show that:

- *A* found that it pays to shop around for the best price of a product.
- *B* found that it also pays to shop around for credit.
- *C* found that by saving your money for six months and then paying for a product with cash,

one might have earned extra money (with which to make additional purchases).

- *D* found that there are other products one would have given up by spending *X* amount of dollars for interest on the credit loan.

LEARNER COMPETENCY #11

The learners will recognize how the circular flow of money operates through this experience.

The educator will need to visually illustrate the flow of Mr. Jones' money. A chalkboard or felt board might be the most feasible aids since they will allow for erasures and changes.

The object of this activity is for the learners to trace the flow of Mr. Jones' money through a question/answer discussion.

The educator can introduce the learners to Mr. & Mrs. Jones. For example, the discussion could proceed in this sequence:

- The Jones live in a house. (First drawing the educator will need to make.)
- Mr. Jones works in a shoe factory (second drawing neeed).
- Mr. Jones receives his wages weekly.

The educator asks the learners what they think Mr. Jones does with his wages. They may decide he brings his wages to the bank (third drawing needed). Or, Mr. Jones may bring his wages to Mrs. Jones (draw an arrow from the factory back to his home). Mrs. Jones then goes to various outlets in their community to purchase goods and services with the money (draw an arrow from their home to the business community). The various outlets in the business community have to pay the manufacturers for the goods and services they produced. So, a portion of the money that customers pay to the outlets is being paid to the manufacturers, like the shoe factory (draw an arrow from the business community to the shoe factory, the bank and any other area which may have been introduced in the discussion).

The discussion continues in this manner, with the learners deciding how Mr. Jones should spend his money in various situations. After adequate illustrations have been provided, the learners should conclude that money does travel in a continual and circulating flow in the economy.

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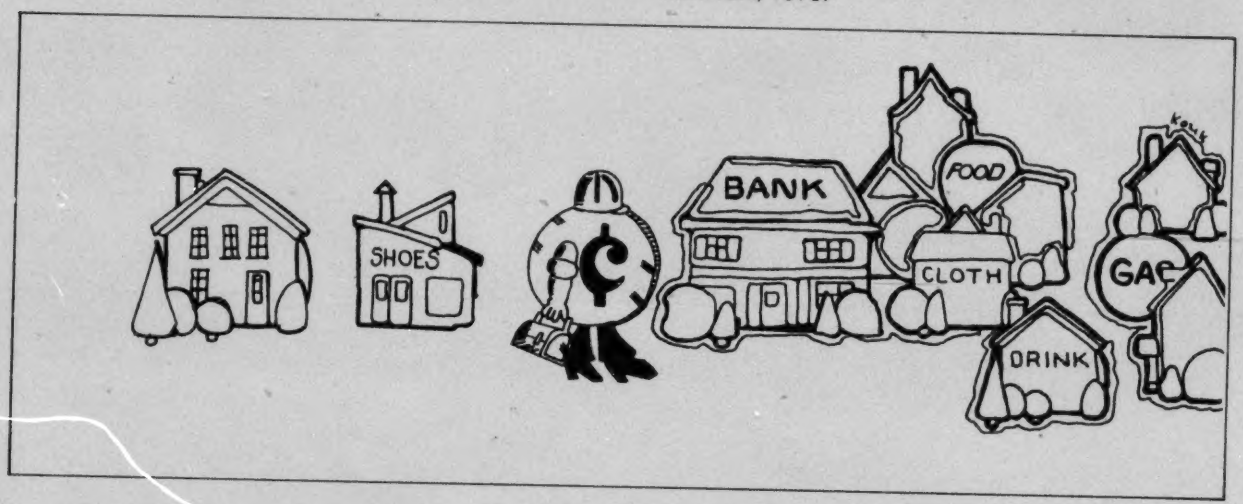


rights, responsibilities & protective actions

RATIONALE—The need for informed, intelligent and competent consumers has become exceedingly important in recent years as our economic system has become more complex. Therefore, consumers must know and understand the basic consumer rights afforded them: the right to choose, the right to be heard, the right to be informed, the right to safety and the right to act if they are to function effectively in the marketplace.

KEY POINT

Consumers must protect their rights by assuming their responsibilities and by knowing how, when and where to seek appropriate and effective methods of redress.

The following learner experiences will evaluate consumer situations and determine when consumer rights and responsibilities have been met or neglected. Learners will be able to determine appropriate and effective courses of action when consumer rights have been violated.

LEARNER COMPETENCY #1

The learners will become familiar with the five basic consumer rights and correlating responsibilities.

☐ Utilizing the following diagrams the educator will encourage the learners to display the five basic consumer rights visually. Have learners suggest the obligations that consumers should assume in order to demonstrate each right:

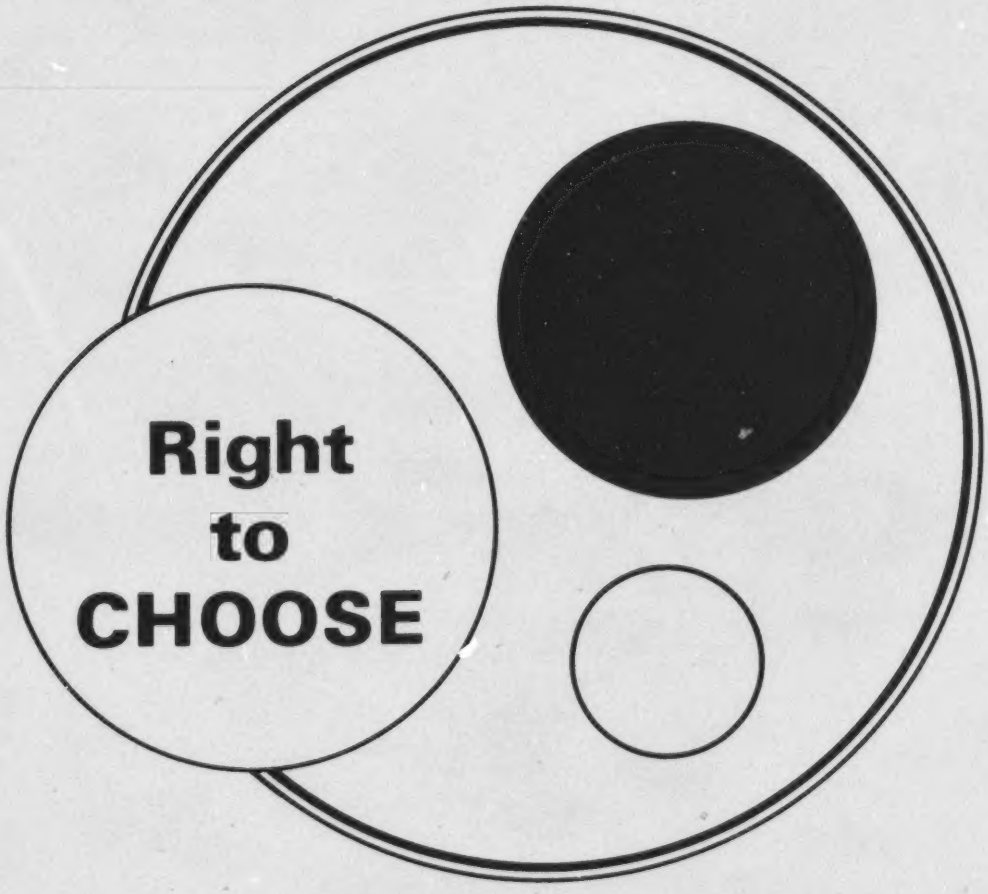
- Honesty
- Proper use of product
- Report frauds
- Willingness to pay fair price for fair services
- Return defective merchandise

☐ Have learners relate both pleasant and unpleasant consumer experiences they have had in the marketplace. Then divide the learners into groups and have them decide on an appropriate course of action and list the responsibilities, if any, that were or were not implemented in each case.

☐ Assign each learner a consumer protection organization to investigate and report on in class telling the functions of the agency, and the benefits and limitations of the agency to consumers.

RESPONSIBILITIES:

1. Be honest
2. Use comparative shopping
3. Recognize resource limitations
4. Resist pressure
5. Refuse products that waste resources



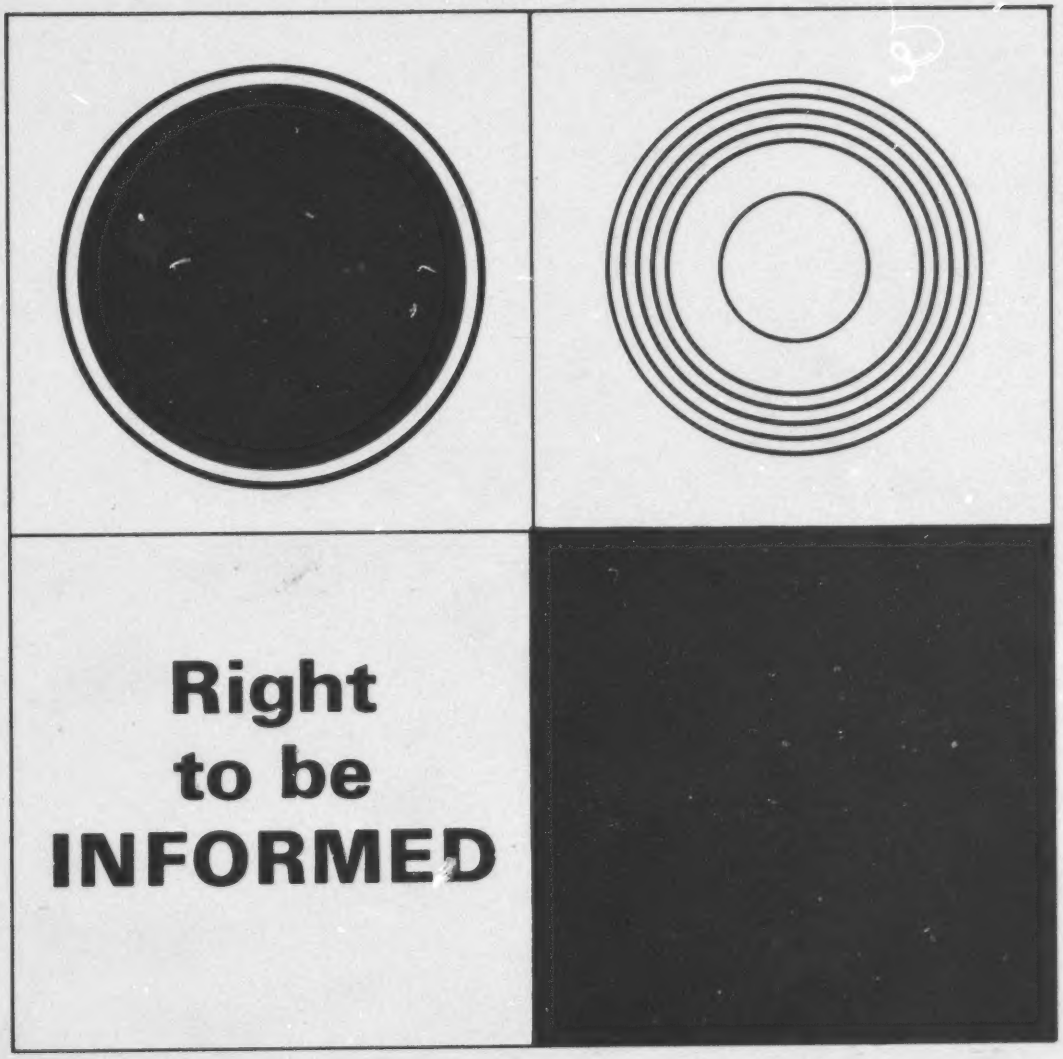
RESPONSIBILITIES:

1. Write letters to manufacturers when you are satisfied or dissatisfied with a product
2. Offer suggestions for product development
3. Know where to seek help
4. Write to congressmen and suggest consumer legislation

Right to be HEARD

RESPONSIBILITIES:

1. Analyze advertising
2. Understand performance claims
3. Read use and care instructions before buying
4. Seek recent information about performance ratings of goods and services



RESPONSIBILITIES:

1. Look for safety features
2. Read care instructions before buying and using
3. Report products and services that give poor performance
4. Be familiar with safety ratings
5. Use product safely

RESPONSIBILITIES:

1. Identify the common concern
2. Organize people interested in the common concern into an "action voice" group
3. Meet with the source or representative body of the common concern to discuss the issue and suggest solutions
4. Channel your concerns if no resolving action is being taken
5. Prepare tactics to gain added support and publicity for the concern—debates, additional media coverage and picketing

LEARNER COMPETENCY #2

The learners will demonstrate consumer responsibilities and planned action related to the five basic rights.

☐ Role play the following situations and have learners determine what rights, responsibilities, and planned action should be taken:

- a raincoat that isn't waterproof;
- canned food containing foreign material;
- jewelry that falls apart the first time it is worn;
- improper label sizing of clothing.

☐ Have learners demonstrate at least one responsibility associated with each right.

The Right To Be Heard

Have learners try a new product on the market or any product they have not been introduced to. After a reasonable period of use, they will write letters to manufacturers expressing their approval or disapproval with product improvement suggestions.

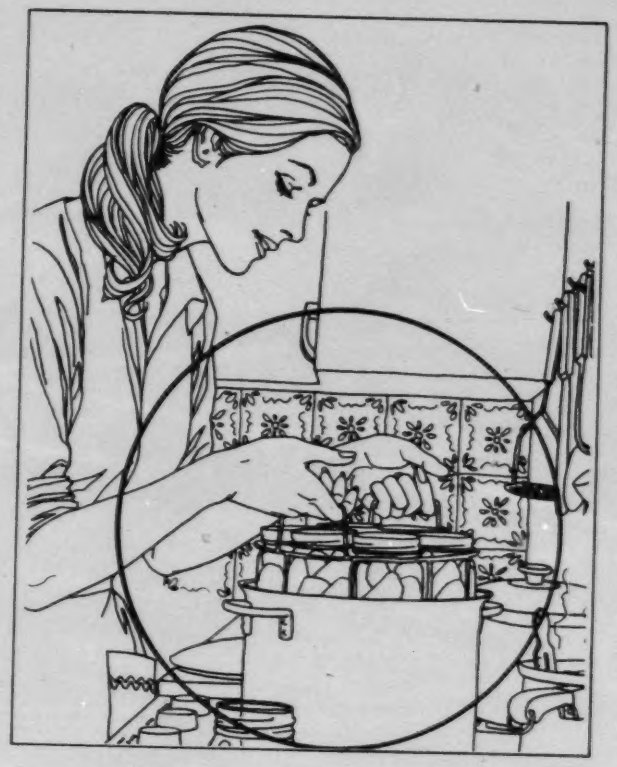
The Right To Be Informed

Have learners write to congressmen or senators in Illinois and other states to ask for recent consumer legislation passed or for the present legislation. They should then evaluate and compare this legislation. If other states have useful legislation that the State of Illinois does not have, this should be compiled and sent to Illinois legislators with the suggestion that the list be considered for future action.

Assign each learner a day to be Consumer News reporter. On the assigned day each learner will report on current consumer events from newspapers, magazines, TV, radios, pamphlets, etc. Extra credit can be given for consumer cartoons.

The Right To Safety

Suggest that learners bring various products to class that can be examined for safety features. This examination will serve to prepare the class for sponsoring a "Product Safety Day" as a FHA-HERO activity. The event should be well publicized so that the entire faculty and student body may view the displays and receive product information. These displays could include: demonstrations of products where learners point out possible safety hazards and features, proper product use and how to take action on unsafe merchandise.



The Right To Choose

Have learners compare the price of an item in the same store or stores each week for one month and make a report to the class about price fluctuations. Analyze what implications this information tells about the consumer's right to choose.

Also, make a list of products that waste resources such as: electric toothbrushes, warmers for shaving lathers and lemon-scented products. Analyze whether the quality of life is adequately enhanced to warrant their continued usage.

The Right To Act

Have the learners identify a common concern within the school, such as: improving the environment of the cafeteria. Meet with the appropriate persons—administration and cafeteria staff—to suggest feasible remedies. If most of the suggestions are not met, the learners could structure their concerns in writing, and resubmit them to the appropriate persons. Other viable sources of remedy could also be investigated.

☐ Tell what consumer rights and responsibilities would apply in the following situations:

Discovering that the store clerk does not want to take back the radio that you purchased but does not play.

Paying a $50 repair bill on your car and finding that it has not been properly repaired.

Discovering that a store is using the bait and switch technique.

Discovering that an ad about a product has false and misleading claims.

LEARNER COMPETENCY #4

The learners will practice and understand the process of successfully communicating.

Given an example of tenant action, discuss and suggest other feasible yet forceful means of planned action to keep landlords cooperative with tenant concerns.

May 28, 1976

Dear Mr. Morris:

My lease is up July 1, 1976, and I will not be renewing it. This is my final month's rent. I will be writing for you to check the apartment so I can have my security deposit returned.

Thank you,

Diane Hay

June 14, 1976

Dear Miss Hay:

I stopped over at the apartment Monday as we agreed on the phone. I found the wood floor in the left room badly scratched and worn. I'm going to have to call in a man to sand it down and revarnish it. The toilet leaks and there are assorted holes in the wall. It is going to be quite costly to get the apartment back in shape, but I'll settle for you to just forfeit the security deposit.

Sincerely,

Mr. Morris

June 20, 1976

Der Mr. Morris:

I didn't feel the floor showed excessive wear for 3 years' use. If you feel so, then please send me a description of the work you are having done and a copy of the workmen's bills. My new address is 2400 South Home, Fesanco, Illinois.

Thank you,

Diane Hay

August 1, 1976

Dear Mr. Morris:

I still haven't received the bills for the work done in my former apartment. According to Section 101 of Illinois Revised Statutes, if a landlord doesn't send an itemized list of things wrong with the apartment and copies of the repair bills to the tenants within 30 days, the tenant is entitled to have 100% of the Security Deposit returned. I am awaiting a $175.00 check. My new address is 2400 South Home, Fesanco, Illinois, in case you misplaced it.

Sincerely,

Diane Hay

August 15, 1976

Dear Mr. Morris:

It has now been 6 weeks since my lease terminated and I have not received my security deposit yet. I am planning to attend court on August 23, 1976 to file a complaint against you for this unfair treatment. Court begins at 9:00 a.m. and it is at the Civic Center.

Sincerely,

Diane Hay

August 20, 1976

Dear Mr. Morris:

This is to let you know that the security deposit arrived today.

Sincerely,

Diane Hay

LEARNER COMPETENCY #5

The learners will critically analyze whether or not to conserve or discard everyday household items.

Divide the class into Teams *A* and *B*. The educator will need to supply a combination of the following items for the learners to consider:

- slightly worn blanket
- box of buttons
- plastic cleaners' bag
- newspapers
- candles
- sick potted plant
- aluminum trays
- outdated clothing
- egg shells
- wire clothes hangers

Team *A* will discuss ideas for further utilizing these items. Team *B* will discuss reasons for and how to properly discard these same items.

LEARNER COMPETENCY #6

The learners will recognize when salespersons are pressuring them and understand actions to overcome it.

Now or Never—Imagine a door-to-door salesman who is trying to frighten you into buying his product. He tells a story about cancer victims who had no previous cancer insurance and their family's dilemma of paying the medical bills.

The learners will then discuss their strategy for handling the salesman's pressures. What would they do? Accept his story unknowingly and buy? Call for more information about his company from the Better Business Bureau? Ignore the whole issue completely?

LEARNER COMPETENCY #7

Learners will investigate consumer attitudes toward shoplifting, and the prosecution assigned for this crime.

This activity is suitable for a FHA-HERO activity or as an individual research project.

Have the learners prepare a questionnaire to investigate attitudes toward shoplifting. These will be completed anonymously. Mark one set of questionnaires with an *A*, and distribute these only to other learners. Mark another set with a *B*, and

distribute these questionnaires only to store managers and law enforcement officials.

The responses from this questionnaire should be kept separate when compiling the resulting opinions. The learners should also interview the:

- store managers to determine how shoplifting raises the cost of merchandise for the consumers
- law enforcement officials to determine what types of prosecution can be assigned for shoplifting offenses

This information should also be included in the tabulation of the questionnaire attitudes.

LEARNER COMPETENCY #8

Learners will evaluate consumer situations and determine when consumer rights and responsibilities have been met or neglected. They will also be able to determine appropriate courses of action when consumer rights have been violated.

John bought a new bicycle at a large department store. After riding it around the block once on the same day of the purchase, the bicycle fell apart. John was very disappointed, but he did not take any action.

What consumer right is John failing to exercise?

What is John's responsibility to himself and other consumers regarding this right?

Karen bought a new toaster as a gift for her friend who is getting married tomorrow. Since she did not have much time to shop, Karen told the salesperson what she wanted, and the salesperson brought out the toaster in a box. Karen looked at the picture of the toaster on the box, and bought it without opening the box.

What consumer right did Karen forget to exercise in her purchase of an electrical appliance?

What is Karen's responsibility when buying any consumer product in regard to this right?

Bill wants a new stereo for his room, but before buying he plans to price at least four different brands in at least four different stores. Bill also will compare quality in relation to price.

What consumer right will Bill be exercising?

Which responsibility will he be exercising?

Laurie is a senior in high school and will be getting a car for a graduation gift from her family. Since they are allowing her to choose any compact car she wants, Laurie is researching about compact cars and their prices in consumer publications before making a final decision.

What consumer right has Laurie exercised?

What responsibility has Laurie exercised?

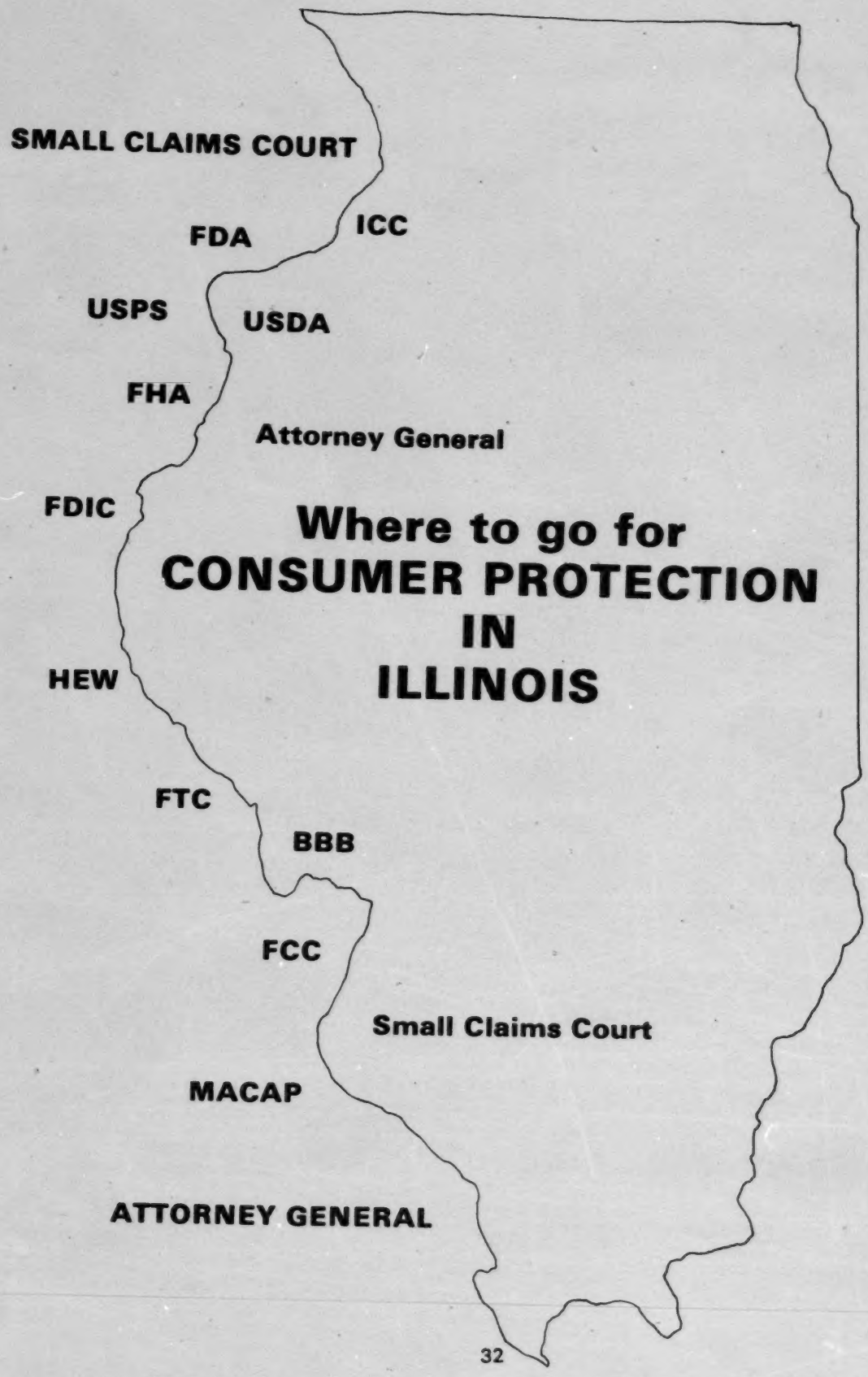
CONSUMER PROTECTION

Carol bought some skin cream that listed lanolin as the only ingredient in the cream. However, when she used the cream she found that it also had an ingredient to which her skin was very sensitive. Which organization should Carol go to for help if she cannot get satisfaction from the retailer or manufacturer of the product? Why?

Joe got an offer through the mail from out of state to take a correspondence course for $25.00. Joe sent in his money for the course but never received the course in the mail. When he wrote to the company to ask for a refund, he received no reply. Which organization should Joe contact for help? Why?

A door-to-door salesman came to the Ryans' house selling encyclopedias. Mr. Ryan liked the encyclopedias and wanted to buy them. However, he had never heard of the ABC Encyclopedia Company. Which organization should Mr. Ryan contact for help? Why?

Rick saw an ad in a magazine for a "free" tool kit if he would buy a certain brand of cereal and send in the box top. Rick thought this was a good offer, so he tried the cereal and sent in the box top. One week later Rick received a case of the cereal he had tried and the tool kit. Two weeks later Rick received a bill for $75.00 to cover the cost of the cereal and the tool kit. Since Rick did not have $75.00, he offered to send back the cereal and the tool kit. The company informed him that they do not take returns on food items and that the tools were now used and also could not be returned. The company has threatened


SMALL CLAIMS COURT
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Small Claims Court
MACAP
ATTORNEY GENERAL

to take legal action against Rick if he does not pay for the cereal and the tool kit. What two organizations might Rick contact for help? Why?

LEARNER COMPETENCY #9

The learners can display their knowledge of consumer rights, responsibilities and protective action through participation in the following games.

CONSUMER CONCENTRATION

Players: Two teams—any number

Materials Needed: One peg board, 36" x 36", 48 to 54 3" x 4" cards made from construction paper and four 4" x 6" cards also made from construction paper. 52 to 58 pipe cleaners.

Set Up: On one side of the 3" x 4" cards, write questions and answers. On the other sido, write numbers, 1–48 or 54. Write FREE on two of the cards instead of questions and answers. Questions may be true–false, multiple choice, or explanation. On the 4" x 6" cards, write the numbers 5, 10, 15 and 20 (make large numbers). Set the board against a chalk board or on a table and place the 3" x 4" cards with the numbers showing on the peg board through the pipe cleaner hooks and the large numbers across the top.

Rules: The team member answering the question should not receive help from his teammates or anyone on the opposing team. 5-point penalty assigned each time this rule is broken.

Procedure:

1. Divide the class into two teams.
2. Starting with player one on team one, have him select any number on the board and tell how many points he wants for his answer (Example: A player might say, I'll take number five for fifteen points."). If player one on team one answers the question correctly, his team gets the 15 points. If the player answers incorrectly, the team loses the 15 points and the question is replaced on the board.
3. The first player of the second team then selects a question for whatever number of points he chooses and the game continues as with the first team.
4. The team having the most points at the end of the period wins the game.
5. If the second and succeeding players on either team answer incorrectly, the number of points designated for the answer is subtracted from any points the team has accumulated or is given minus the number of points if the team has not accumulated any.
6. Should a player select a card with "FREE" on it, he wins the number of points he requested without answering a question.

CONSUMER RUMMY

Players: Any number

Materials Needed: The following diagramed cards should be cut and separated to form a playing deck.

Scoring: Add the numbers on the cards for point total at the end of each round.

Procedure:

1. Deal each player 7 cards.
2. Place the remaining deck, face down, on the table with one card, face up, by the deck.
3. The first player draws one card from the deck on the table, and if it matches one that he has in his hand, he keeps it. But, if it does not match any of the cards that he already holds, he places the card, face up, on the discard pile which the dealer placed, face up, on the table.
4. The second player first looks over the two cards on the table that are face up to see if one or both matches what he has in his hand. If the card or cards do match, he picks it or them up and all preceding cards to the one or ones that he wants. Should this player or any player decide to pick up the cards that are face up on the table, he is not allowed to draw from the deck. No player should pick up cards unless he plans to spread or show a set of matching cards. However, he may pull from the deck without spreading. (Example of a spread: If a player has cards in his hand and picks up or draws from the deck he must then place all three cards on the table making all three visible to the other players.) After this player spreads his matching cards, he must then place one card back on the table, face up, by the deck.

   If, after looking over the cards, face up, the player finds that he cannot use any of them or does not choose to pick any up at the time, he pulls a card from the deck. If the card that he pulls matches other cards in his hand, he keeps it and places a different card from his hand on the table,

face up, beside the deck with other cards face up. If the card that he pulls does not match other cards in his hand, he places the card that he has pulled from the deck on the table, face up, by the deck.

5. Once a player has picked up cards from the table or has drawn from the deck, he can use the cards that he does not spread to match spreads of his fellow players. (Example: If player one has shown his cards player two can place on the table as matching cards to get points for himself. Shown cards and matching cards must be related. No player, however, can pick up cards that are face up on the table solely to match another player's spread. Cards face up must only be picked up when a player plans to spread. Whether a player picks up cards or draws from the deck, he must always place one on the table again, face up, by the deck.
6. The third player proceeds as did the second.
7. The round is won by the first player who disposes of all the cards in his hand by spreading or matching.
8. All players then count the numbers on the cards spread and/or matched for points. Those players left with cards in their hands lose the number of points that these cards total. (Example: If a player has spread cards totaling 30 points but has some cards worth 15 points when another player wins the round, he must forfeit 15 points and therefore, record only 15. On the other hand, if a player's spread cards total 15 points and the round ends while he is holding cards totaling 30 points, he loses the 15 points from his spread plus 15 points that he may gain in the next round.
9. The player with the highest number of points at the end of the period wins the game.

Remember . . .

1. Deal not more than seven cards to each player.
2. Place one card, face up, on the table near the deck after the deal.
3. Spread only when a complete set of cards can be matched.
4. Each player must always place one card on the table, face up, before the next player plays.
5. Cards that are face up can only be picked up by a player when he wants to spread.
6. Related cards to a spread can be placed on the table as a match by the player or by a fellow player.
7. Points for each card should be printed on the card.
8. A player cannot spread until his turn and until he has drawn from the deck or picked up cards that are face up on the table.

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Consumer's Court

Consumer's Court

Major Appliance Consumer Action Panel

Major Appliance Consumer Action Panel

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C C C C

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Food Inspection

Food Inspection

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Food and Drug
Administration
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Promotes
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Health, Education and Welfare

Health, Education and Welfare

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Federal Communication Commission

Federal Communication Commission

Media Protection

Media Protection

Attorney
Attorney
Protection
Foods, Drugs,
Cosmetics
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Cosmetics
To Safety
To Safety
To Choose
To Choose
To Be Informed
To Be Informed
To Be Heard
To Be Heard
Five Consumer
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United States Department of Agriculture
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advertising & its implications

advertising & its implications

RATIONALE—The average consumer's purchasing behavior will influence which products are produced, marketed and later advertised in the marketplace. It is questionable whether simply informing the consumer of the possible impacts of advertising will be adequate to enable him to weigh all forms of advertising objectively.

The consumer and homemaking education program has the potential to instill the desire for the consumer to become an alert decision-maker. Once one becomes aware of the influences the advertising industry has upon the individual, he will be better able to make wise decisions in the marketplace.

KEY POINT

Advertising includes any type of sales presentation of a non-personal nature that stimulates demand and is paid for by a sponsor in order to promote sales.

LEARNER COMPETENCY #1

The learners will be encouraged to take a position on the controversial issue of advertising.

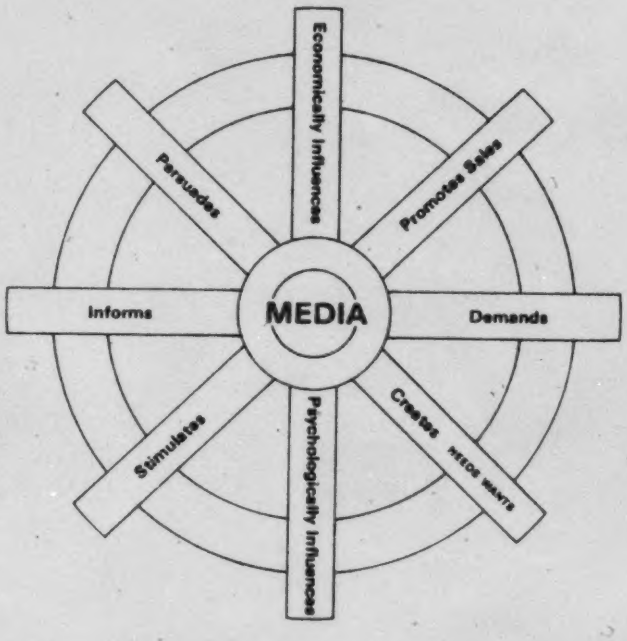
THE DAY BEFORE THE ADVERTISING UNIT BEGINS — Explain that a continuum will be distributed at the beginning of class tomorrow to introduce the learners to advertising. Explain that a continuum is something that has neighboring parts which cannot be distinguished from each other except by individual judgment. This will suggest that there are always alternatives. By defining a continuum and giving the class a preview of what is to happen in the advertising unit, this may spark some anticipation and excitement.

THE DAY THE ADVERTISING UNIT BEGINS — To motivate learners to reflect upon their own attitudes and values about advertising, have them complete the following continuum in five minutes. (Hand each student a copy as he enters the room; allow five minutes to complete it and then collect all the continuums.)

FOLLOW-UP TO THE CONTINUUM — Show the "Wheel of Advertising" for discussion. Examine the multiobjectives of advertising that are vying for the consumer's attention. Then, ask the learners which spoke of the advertising wheel, in their opinion, is most important to the functioning of advertising? This wheel represents the advertising industry and its supporting base, the media. All advertising revolves around the media since the media is responsible for communicating all mass advertising messages.

Hopefully, there will be much disagreement as to which spoke is most important. The conclusion that should be reached through this open discussion of the "Wheel of Advertising" (as well as through participation in the value clarification continuum) is: When a wheel has so many contributing spokes, it is not possible to determine which is individually supporting the wheel.

Wheel of Advertising



CONTINUUM

	YES	NO	UNDECIDED? — WHY?
A. Do you think that your most reliable source of information when buying a new product is a personal recommendation from someone you know?			
B. Do you think people should clip advertisements and take them along when they are shopping?			
C. Do you think ads realistically portray people's lives?			
D. Do you think advertising suggests wants or desires that you did not realize before?			
E. Did you ever think you would like to work in an advertising agency—even for a short time?			
F. Do you think ads are enjoyable because of their humor and wit?			
G. Do you think you would be upset if *all* advertising were omitted from communications media?			
H. Did you ever write a letter to a manufacturer about an advertisement it sponsored?			

LEARNER COMPETENCY #2

The learner will determine what image an advertising medium portrays by dissecting the type of advertisements it carries.

Distribute various kinds of magazines—news, fashion, sports and those aimed at specialized interests—to the class. Also give each person one blank sheet of paper, 8½" x 11".

Ask each learner to cut words from several advertisements which are used to describe a person in that advertisement. They are to assemble these words on the blank piece of paper in whatever fashion they choose.

The learners will be creating a collage that represents the image of that magazine. This image will determine what message the magazine is trying to convey to its audience.

Post the collages on a bulletin board or overhead projector. Critique each collage as a group to determine:

- what message and image this magazine is trying to portray

- what values the advertisements are propagating
- how realistic these messages are to the audience.

LEARNER COMPETENCY #3

As an introduction to a discussion of the techniques of advertising, the learners will choose a few advertisements to present to the class on an overhead projector.

Have the learners read through the advertisement's copy in order to identify the concrete facts. This will alert them to the difference between fact and puffery (open-ended promises and illusions).

The consumer is shopping for information when he reads advertisements and he is aware of much product publicity that he hears and sees. There is terrific competition for the consumer's attention. Yet the consumer will only perceive and absorb the portion that interests him. Advertising has a restricted ability to persuade.

Through further questioning, have them determine what the ad is promising and what appeal it is making, emotional, psychological or rational.

Then, turn to reference materials to authenticate a discussion of the definitions of advertising techniques and appeals.

LEARNER COMPETENCY #4

The following learner experiences are designed to introduce learners to the marketing aspects of advertising—how a product is introduced, developed, and finally distributed to its ultimate users.

Product Life Cycle

"All proucts, like people, have a certain length of life during which they pass through various stages." (Windiff/Still) Its life begins with its introduction to the market. It then goes through a period where its market grows rapidly, and becomes accepted by many users. Eventually, it reaches market maturity, where the product is primarily accepted; or market decline, where the product is primarily rejected. Upon product rejection, and the resulting market decline, the product life cycle ends.

Product Introduction

Stage where the potential buyers are informed of a particular good/service for the first time. Its original attributes are presented to influence the consumers to choose this product over similar ones, advocating that this product is actually the best suited for their needs.

Product Acceptance

Stage where the product information being offered is received readily and the particular good/service becomes willingly purchased.

Product Adoption

Stage where the particular good/service accepted previously becomes a product that is depended upon and purchased consistently.

☐ Select or appoint a N.P.C. (New Product Committee) within the classroom. They will be in charge of preparing a weekly bulletin board to list and display newly introduced products to the marketplace.

The committee members then have a choice of the following to prepare for a joint class presentation:

Ask learners how they would gather adequate information about a product that they have not yet been introduced to. List the sources on the board.

a. friends

b. store selling product

c. publications

d. testing laboratories

☐ Arrange for a corporate speaker to visit the class—either from a department store, pharmacy, or manufacturer's testing laboratory to explain how and what processes products are run through before being released to the market.

Previous discussion of what the public's expectations of product testing criteria might be compared to the actual testing criteria used by different types of laboratories.

☐ Refer to use of seals of approval given by some commercial (profit) magazines. Read information about these seals. Write to the magazine editors for their explanation of what the seals mean and guarantee for consumers.

☐ Research to determine how and why product test markets are chosen. Before a test market is established, the geographic area, age, income levels and cultural backgrounds of those people living in the test market region are taken into consideration. Depending on the area and population of your school district, what types of products might be tested in your area?

LEARNER COMPETENCY #5

The learner will determine if there is a noticeable taste difference between similar product brands.

In order to determine whether there is a noticeable taste difference between similar product brands, set up a taste test.

Choose four learners to be "tasters." Have the panel seated at a table facing the class. They must depend entirely on their taste buds since they are blindfolded for the entire test.

Pour four brands of cola into four separate and labeled cups. Also place three soda crackers with the four cups.

Have each tester sample the first drink, and make an educated guess as to which drink it is. Next, have him eat a cracker. This cracker will act to dull the taste buds. Record each guess by the respective trial number on the blackboard before going on to the next sampling.

Compare the taster's guesses to the actual brand in order to determine what percentage was correct. Does the taste test reveal that there are distinct consumer brand preferences and loyalties that are worth paying for? Discuss whether it would be adequate to have only *one* brand of cola, *one* brand of root beer, and *one* brand of lemon-lime drink on the market in comparison to the wide brand differentiation of product that currently exist.

LEARNER COMPETENCY #6

The learners will be introduced to the influential product scheduling tactics used by advertisers.

This television observation experience will emphasize to learners the obvious scheduling of commercials by subject matter to appeal to target audiences during specific time periods. This scheduling technique is a further attempt to more heavily persuade potential buyers in a subtle-appearing manner.

Select a specific time to analyze the kinds of products advertised in television commercials. If a television is available for classroom viewing, the noon hour or the afternoon soap opera hours will demonstrate this concept to learners. If the assignment must be done out of class, then the prime time hours (6:00 to 10:00 p.m. in the Midwest) or Saturday morning (9:00 to 12:00 noon) would also be suitable.

The object of this scrutinized viewing is to become aware of the deliberate grouping of products to advertise during specific time periods. After selecting a suitable media mix, advertisers then must decide upon the time slots that would best reach his product's target market. For example, it is wise to advertise household products and beauty items during the afternoon hours, since the bulk of the audience will be women.

It will be interesting to find out how well the students can determine the reasons behind the product scheduling tactics they have observed.

Throughout the discussion and viewing experience, it should be pointed out that here is another subtle manipulation that the advertisers have mastered to influence consumers' buying habits and preference.

In concluding this discussion, discuss the quotation, "Advertising succeeds or fails depending on how well it communicates the desired information to the right people at the right time at the right cost."

LEARNER COMPETENCY #7

The learner will be able to distinguish between those celebrity endorsement advertisements which provide reliable product information and those which deceive the consumer.

The testimonial advertisement has been an effective sales instrument for years. This technique relies upon a "celebrity" person to attest that the product being advertised receives his personal endorsement. This leads audiences to believe that the celebrity finds the product claims to be true and factual, and is, therefore, indicating his full support of this product.

If the celebrity has had a successful career, he would have been able to build a rapport with his audience over a long period of time. They trust him and put their confidence in whatever he says. Naturally, the products he endorses are often readily accepted by the trusting consumer. A case of "Do as I say, not as I do," in celebrity endorsement advertisements had displayed deceptive advertising at its prime, and demands immediate regulatory attention.

Formal legislation to clarify and curb television commercial endorsements was proposed by the Federal Trade Commission. Beginning in July, 1975, the proposed guidelines require anyone endorsing a product in a TV ad to be an actual user of the product. The commercial can remain on the air only as long as the endorser continues to be a user.

A *Newsweek* article on June 2, 1975, cites recent celebrity endorsers who may have to become actual

users of the products they are advertising in order to abide by the proposed Federal Trade Commission legislation which aims to clarify television commercial endorsements. For example, Mickey Mantle and Whitey Ford will have to drink Miller's Lite Beer off the screen. Morris, the finicky cat, will have to depend on 9-Lives as his primary diet, and Joe Namath will have to wear Beauty-Mist pantyhose in his public appearances.

Have the learners find a testimonial advertisement either in magazines or television of a movie star, entertainer or sports figure who is endorsing a particular product. Try to determine (in writing):

- Whether the "celebrity" could actually be a user of the product being advertised?
- If the advertisement is a truthful one? Does it require FTC legislation or can it remain (in print/on TV) as is?
- How believable this advertisement is to the American consumer? Does this appeal trigger a positive response from the viewer? Would you buy this product or service based on this celebrity's endorsement?
- Toward what motives is the celebrity endorsement being directed? Health? Recreation or Leisure? Safety? Ego? Economy?
- How valuable is this advertisement in informing or persuading (or both) the consumer?

LEARNER COMPETENCY #8

The learners will write a 30-second radio script or full-page magazine advertisement which encourages utilization of the particular service.

Public Service Advertisements

This type of advertisement differs in purpose from the majority of advertisements that we are most often exposed to. Commercial advertisements are the type that have been discussed thus far. They exist to promote sales and stimulate demand for a product, and are paid for by a sponsor.

Public service advertisements (PSA's) exist to serve the people of a community, advertising in behalf of services that are provided for their benefit. PSA's do not try to stimulate demand or promote sales of any kind. Instead, public service advertisements inform the consumer of a benefit or service they can take advantage of and also encourage utilization of this service. An advertisement from the U. S. Postal Service is an example of a public service advertisement. They are informing consumers of the necessity of using return addresses, on their mail, and encouraging them to adopt this format to insure that their letters will get where they are going, or be returned to the sender.

Learners may choose to write a copy for a 30-second radio script or for a full-page magazine (8½" x 11") advertisement. The public service you select may be a local, state, or federal service or service agency. Some examples to give you ideas are:

- U. S. Postal Service
- Yellow Pages
- March of Dimes
- American Cancer Society
- United Way (Community Fund)
- American Society for Prevention of Cruelty to Animals

These completed advertisements could be posted on bulletin boards around the community (banks, local merchants, etc.) to inform and remind the public of the available services they can rely on.

EDUCATOR'S STIMULATORS

Journal Films, Inc., *Consumer Power: Advertising* (22 minute color 16mm film), University of Illinois, Visual Aids Service, $10.70, Rental #53763, Chicago, 1971.

National Business Council for Consumer Affairs, *What Does Advertising Do For the Consumer?* Government Printing Office, Washington, D.C., 35¢, 1972.

Packard, Vance. *The Hidden Persuaders.* Pocket Books, New York, 1973.

J. C. Penney Company, Inc., *Insights Into Consumerism Kit,* "Understanding Advertising," Educational & Consumer Relations Department, Spring/Summer, 1973, New York, $1.25

Protor & Gamble Teaching Aids, *Consumer Advertising Basic Teaching Kit,* Cincinnati, 1974, $7.00.

Reeves, Rosser. *Reality in Advertising,* Alfred A. Knopf Inc., New York, 1973.

managing of basic necessities

managing of basic necessities

RATIONALE—The combination of the basic necessities of food, clothing, shelter and transportation consumes the greatest portion of the consumer's dollar.

Individual choices of the basic necessities involuntarily influence the quality of life for the future. Even though he is "living consumerism," the individual must be aware of conserving resources as well as consuming them. If necessities are not appropriately managed, there may be fewer resources available for the future.

KEY POINT

Individual choices of necessities affect the total balance of the environment.

The following learner experiences are designed to create an awareness of these basic necessities (food, clothing, shelter and transportation) and their relationship to the total environment.

Part I
Buying Food Wisely

RATIONALE—The greatest portion of a family's flexible expenses is spent for food—generally about 20-40% of the total take-home pay. With over 8,000 different items to choose from in the average grocery store, where to begin and what to choose are of major concern to the consumer. Efforts to make significant changes in the family's eating habits are usually ineffective.

KEY POINT

Improving buying habits and practices is a necessary course of action to stretch the food dollar and to save the consumer's money in the grocery store.

LEARNER COMPETENCY #1

The learners will evaluate family food habits in the following activities:

☐ List 20 foods you best like to eat. Make 10 columns after the foods and "code" them as follows:

- *C* for the foods high in carbohydrates,
- *$* for those costing over $1,
- *G* for those better to eat with a group,
- *P* for those taking longer than 30 minutes to prepare,
- */* for those using more than 3 ingredients,
- *FF* for family favorites,
- *RE* for religious and ethnic foods,
- *M* for those that would not have appeared on your mother's list 20 years ago,
- *O* for those you think will be outdated and not on your list in 10 years, and
- *X* for those you have not eaten in the past month.

Now, complete the following sentence: I discovered that I _____.

☐ For class discussion, "Who is the worst fed family member and why?"

☐ Have the learners observe their families' eating habits by recording the daily food consumption of each person. What food fads are detected and what might be the reasons for these fads?

LEARNER COMPETENCY #2

The learners will be able to list the advantages and disadvantages of the different types of food outlets.

Have learners visit food outlets to see the variations in prices and services. Use a work sheet to keep track of observations. It could contain the following:

- stocked shelves
- cleanliness
- efficient floor plan
- courteous personnel
- fast checkout
- well-lighted parking
- accessible location
- convenient hours
- carryout and delivery
- special services and payment policies.

After visiting stores, have learners choose one and chart the traffic flow to determine how location influences the sale of food items. They could also list the various methods used to influence impulse buying and greater sales.

LEARNER COMPETENCY #3

The learners will become familiar with shopping courtesy so that they are able to explain courteous shopping habits.

Have learners who have worked in a grocery store talk about their experiences with shopping courtesy.

Make a list of food shoppers discourtesies. Role play these situations for learners to identify in a charades-type game.

LEARNER COMPETENCY #4

The learner will recognize various ways to stretch their food dollar while minimizing waste yet satisfying their taste and nutritional needs.

☐ How economical is the "large economy" size? Choose 5 grocery items that come in many sizes, such as: detergents, cereals, or beverages. Select one brand in each category and record the sizes offered and prices assigned. Figure the price per unit for each size. Which size is actually the most economical buy?

☐ Conduct a home survey to determine how many purchased store brands or national brands when selecting canned and frozen fruits and vegetables. Discuss the reasons prompting those choices.

☐ If there is a *farmer's market* or *large roadsize stand* in your area, make a comparison of the prices and quality of the merchandise offered there with that of other food outlets.

☐ Have a pair of learners prepare cakes from scratch and from a box mix. Give samples along with a questionnaire to educators and other learners to see if they can notice a difference in taste and texture. The bakers will compute cost per serving for each cake and relate this information to the class for discussion.

LEARNER COMPETENCY #5

The learners will become aware of the need to develop wise shopping skills after completing the following worksheet.

THE WEEKLY SHOPPING CART

Below is a list of foods that might be found any week in a consumer's shopping cart. Columns A and B will be prices you will find at the store where your family normally does their grocery shopping. In Column A put the prices from the brands that your family usually chooses. In column B put the prices of the lowest priced brand of the item that you can find on the grocery shelf. Column C prices will be obtained from your newspaper. Use the newspaper advertisements to find the lowest advertised special for that item. If a food does not happen to be on sale that week, use the figure in Column A.

FOOD ITEM	COLUMN A	COLUMN B	COLUMN C
5 lbs. sugar			
1 box corn flakes			
1 lb. bananas			
5 lbs. flour			
1 gal. milk			
1 lb. butter			
5 lbs. coffee			
1 lg. can tomato juice			
1 doz. eggs			
1 loaf bread			
1 gal. ice cream			
1 head lettuce			
1 lb. hamburger			
3 lbs. chuck roast			
1 lb. bacon			
14 oz. bottle ketchup			
5 lb. bag apples			
1 can green beans			
5 lb. ham			
355ml soft drink			
TOTALS			

How much can you save by buying a lower priced brand instead of the "same old thing"? _____

How much can you save using the advertised "Specials"? _____

What have you learned about timing your buying? What factors, other than price, would you consider in your food buying?

Part II
Clothing Consumption

RATIONALE—Although "clothes do not make the man," an individual's wardrobe is a reflection and enhancement of one's self-concept.

KEY POINT
Everyone is a consumer of clothing.

LEARNER COMPETENCY #1

The learners will evaluate goals and value

differences in regard to clothing choices as a result of ethnic backgrounds, environment and philosophical beliefs.

Have learners assemble pictures of assorted items of clothing purchased.

Number each picture and describe according to the following chart of garment characteristics.

Compare the values and reasons for clothing choices given by different class members.

LEARNER COMPETENCY #3

The learners will demonstrate the relationship between adequate consumer information and satisfaction with clothing purchases.

☐ Conduct a survey among class members to determine which stores they go to first when shopping for clothing. A list of several local stores may be given with a place for them to rate their choices in order. A list of characteristics they look for first—price, color, fit and care required could also be ranked in order.

Aesthetic Characteristics of Garments

PLEASING ATTRACTIVE SMART POPULAR PRACTICAL
BEAUTIFUL
GOOD TASTE
MODEST
PROPER
RESERVED
CONSERVATIVE
SHOWY
DARLING
CARELESS
IMMODEST
BAD TASTE
HOMELY
SIMPLE
BASIC
FRESH
CHIC
GLAMOROUS
SOPHISTICATED
OUT-OF-STYLE
ORDINARY
COMMON
STALE
TOO EXTREME
TOO FANCY
ANNOYING BORING UGLY UNPLEASANT IMPRACTICAL

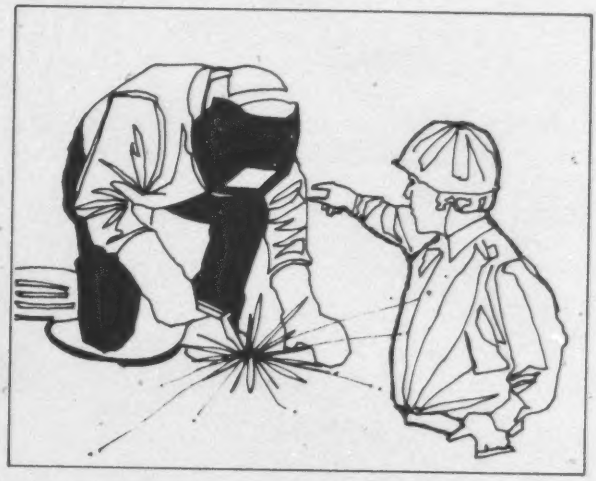
LEARNER COMPETENCY #2

The learners will illustrate through these activities how individual values are related to the use of resources when purchasing clothing.

☐ Have the learners interview a fabric buyer or a buyer of teen clothing during class to determine how he/she goes into the market to buy for individuals who live in your community.

☐ Have learners bring sample articles of teenager's clothing which they will model for the class. The class will judge the appearance of each article modeled.

Examine the samples for workmanship features, durability and style in relation to the garment price and appearance. The learners will discover what determines a wise clothing purchase.



☐ As an FHA-HERO activity, invite a member of the local fire department to the classroom to talk about fire hazards of clothing. Have each learner contact one community person to invite to this informative presentation. This could act as an introduction in developing a community awareness program to help consumers learn how to protect themselves from these dangers.

☐ Have the learners interview a dry cleaner during class to answer questions and discuss dry cleaning services. Before this interview, the learners should research such techniques as moth proofing, water repellancy treatments, sizing and flame proofing in order to discover how valuable these services can be.

Part III
Shelter and Its Furnishings

RATIONALE—Due to future land shortages, fluctuating availability of money, mobility of our society and modern trends in housing, consumers must be equipped with background knowledge and skills to make viable decisions for housing through the various stages of the life cycle.

KEY POINT

Society's pressures and the changing family patterns suggest that added care is needed to make our housing comfortable and relaxing—a home. Before one chooses shelter, one needs to analyze his/her life style.

LEARNER COMPETENCY #1

Learners will decide through comparison whether to rent or buy when given specific case studies.

Renting vs. Buying

☐ The question is to rent or to buy. For each of the following situations decide whether it would be a good idea to rent or a better idea to buy, based on the information given. Answer each question with either RENT or BUY and substantiate the choice with one good reason.

- Harold and Eloise are just married two months and living with her folks. Before both were in college.
- Fred is single and a traveling salesman.
- Pete and Rita have been married 5 years. Both have been working until Rita took a leave of absence 3 months ago to start their family.
- Mr. and Mrs. Blake are a retired couple. They have a large family and love to have them over for holiday dinners. Mr. Blake recently suffered a fall and is presently confined to a wheel chair.
- Mr. and Mrs. Clark are interested in living close to his job. He is a manager of a restaurant in a changing neighborhood.

☐ **RENTING BASICS**

Learners will gather the following information to share during class: Explain what a security deposit is. Who pays it? Who is it paid to? How can one figure how much it will be? What is it used for? What are 5 important considerations when deciding whether or not to choose a certain apartment. Describe how each consideration is important.

☐ **BUYING BASICS**

Learners will trace the process involved in purchasing shelter. (See page 56.)

LEARNER COMPETENCY #2

The learners will understand the rights and responsibilities of landlords and tenants through a role playing experience.

Landlords and Tenants

1. Split the class into groups of four to six people.
2. Assign half the groups to be landlords. Tell them: you own an apartment building and want to protect your investment. You want to be fair and keep your tenants happy so they will respect your property. What provisions would you like to see in the lease?
3. The rest of the groups are tenants. Tell them: You are moving into an apartment and want to live comfortably and conveniently. You also want to be fair but you want some protection for your actions in writing. List the provisions that you as a tenant would be interested in seeing in your lease.
4. Have the landlords list their provisions on one section of the board and the tenants write on another section. Compare the lists with regard to similarities between landlord groups, similarities between tenant groups and common interests between landlords and tenants. Discuss why some of the provisions are or are not in a lease.

5. Possible responses.

TENANTS	LANDLORD
Able to make noise	Landlord approves tenant's remodeling plan
Pets allowed	2 week eviction notice
Can remodel	Rent due 1st of the month
Outside antenna	Interest if rent over 1 week late
Eviction protection	No sublease
Landlord does maintenance promptly	Only those paying rent may live there
Rent accepted without late penalty	No pets
Utilities paid	Tenant pays for damages from security deposit
Laundry facilities provided	Landlord has key in case of emergency
Parking available	Apartment not used for business
No entrance unless tenant approves	Pay own utilities
	Exits kept clean for fire protection
	5 major complaints by neighbors equals eviction

6. Now read situations to learners that they failed to cover in their "lease." Choose situations that apply or make up your own.
   - Tenant's best friend is out of an apartment so he comes to live with the tenant for 3 months.
   - Tenant likes the apartment very hot in winter and claims that the landlord doesn't furnish enough heat. Landlord claims other tenants are satisfied.
   - Tenant moves in with the promise that a swimming pool is to be built on the grounds. He signs a 3-year lease. Two years later the pool is still not installed. Tenant asks for some of his past rent back and the rent for the coming year to be cut. Landlord refuses.
   - Landlord verbally agrees to paint each year, then conveniently forgets when the year has expired.
   - Tenant strips ceramic tile off the kitchen wall when he moves. He claimed it was his since he had it installed in the first place.
7. Read thru a standard lease. Assign learner to be responsible to read and explain in simplified terms the agreements and covenants of the lease to the rest of the class.

LEARNER COMPETENCY #3

Given a case study, the learners will role-play before deciding whether or not to purchase needed furniture.

Case Study:

I am faced with a decision as to which sofa to buy or whether to wait and keep looking.

FACTS:

—I have $1,200 in a Savings and Loan.

—Most of my furniture is older and repainted or antiqued.

—I am getting tired of second hands.

—I need a couch because my love seat is small and uncomfortable.

—I would like a sofa bed if I could afford one. I would like to limit my cost to $450.

—I have been looking and pricing at various furniture outlets. I have found 3 couches in similar styles. All have 3 seat pillows, 3 back pillows and 2 bolsters on the sides (all are reversible). All have fabric coverings which would coordinate with my color scheme.

- STORE #1—90" Sofa—$499
  Fabric content is rayon and cotton
  Zepel finish
  Very comfortable
  Striking fabric design
- STORE #2—84" Sofa Bed—$599
  Queen size mattress
  Vectra fabric (sister to Herculon)
  Not as comfy to sit on
  Very nice fabric design
- STORE #3—80" Couch—$399
  Herculon fabric
  Pattern of fabric is old-fashioned
  Comfortable and relaxing style

—Keep looking.

—Continue using love seat.

—Look at used furniture. There are good quality bargains for resale.

IN CONCLUSION, DECIDE WHAT I SHOULD DO AND LIST AS MANY REASONS AS POSSIBLE FOR YOUR DECISION. ALSO DECIDE HOW AND WHY I SHOULD PAY FOR IT.

FLOW CHART FOR BUYING SHELTER

DECIDE TO BUY

DECIDE HOW MUCH TO SPEND

REAL ESTATE OFFICE | NEWSPAPER | SIGNS IN WINDOWS | WORD OF MOUTH

LOOK AT SHELTER AND DECIDE ON ONE YOU LIKE

OFFER A BID

OWNER DOES NOT ACCEPT

BARTER UNTIL BOTH PARTIES ARE SATISFIED OR DROP THE OFFER

OWNER ACCEPTS

GIVE EARNEST MONEY

GO TO LOAN AGENCY

STOP

CREDIT IS CHECKED

CREDIT IS O.K.

SHELTER IS APPRAISED

APPRAISED CORRECTLY | APPRAISED INCORRECTLY

LOAN IS APPROVED

TITLE SEARCH

TITLE O.K.

STOP

TITLE NOT O.K.

DROP OFFER OR TITLE IS ADJUSTED

STOP

CLOSING

PAY DOWNPAYMENT

PAY POINTS

PAY TITLE INSURANCE

OBTAIN TITLE

OBTAIN DEED

NEW OWNER PAYS SELLER RENT

SELLER PAYS NEW OWNER RENT UNTIL HE MOVES

LEARNER COMPETENCY #4

The learners will compare the quality of home furnishings considering need, price, space and overall durability in the following activities.

The following activities are self-explanatory and are designed for group project presentations.

"THE NEW COUCH"

CHARACTERS:

Sally Miller: 27 years old. Occupation—secretary. Married to Ron for 4 years. Comes from a well-to-do background.

Ron Miller: 28 years old. Occupation—insurance underwriter. An easy-going type.

Gertrude Gungle: 52 years old. Occupation—housewife and meddler. Means well.

Mr. Brand: Age 40. Occupation—furniture and appliance salesman. Unscrupulous; out to make money.

SETTING:

Jonesville, Illinois—a quiet, peaceful midwestern town. Population 50,000. There is a large downtown shopping area.

The Millers' home is on a residential street. It is a 3-bedroom, 14-year old Cape Cod. It has a living room, dining room, kitchen, and 1½ baths. There is a one-car garage, but the yard is small.

SCENE 1—(In the living room of the Millers' house. There is no furniture in the room, only 2 large throw pillows on the floor. Sally and Ron are sitting on the pillows. It is late afternoon.)

RON: It sure feels good to finally be in a home of our own. After living in a small furnished apartment for 4 years, I can see we sure are going to need a lot of furniture.

SALLY: Let's start off with the living room. Then we can do the dining room and then our bedroom.

RON: What shall we buy first?

(Doorbell rings. Before anyone can get up to answer it, the door opens and in walks Gertrude.)

GERTRUDE: Hi, kids. I'm Gertrude Gungle, your next door neighbor. Welcome to the neighborhood. Here's a cake I baked just for you. (She hands the cake to Sally.) Oh, I see you don't have much furniture!

SALLY: Uh, no we don't. I'll put this cake in the kitchen. (She leaves the room.)

RON: I'm Ron Miller. My wife's name is Sally. We just moved from Normal, Indiana. We had a furnished apartment there. We are going to buy some furniture tomorrow.

GERTRUDE: I bet the first thing you'll buy is a couch and some chairs.

RON: Actually, we aren't sure what to buy first.

GERTRUDE: I can tell just by looking at you, that you two will be entertaining a lot. That means, of course, that you will need a nice big couch and comfortable chairs for your company to sit and chat. I hope my husband, Sam, and I spend lots of evenings in this room. I can see it now—a couch here, 2 chairs over there, a big round coffee table (she points around the room as she talks, taken up by her daydreams). Oh my . . .

SALLY: I suppose we will entertain a little. (To Ron)—At least we'll have to have your boss and my parents over. You know, I really hadn't thought about what we will be doing in this room.

GERTRUDE: (Looks at her watch)—I'd better run. It's almost time for Sam to be home. And he likes his dinner waiting. See you two later. (She turns and walks out the door.)

SALLY: Strong! She's a typical neighbor you see on TV. She did say some interesting things though. Maybe we should buy a couch first.

SALLY: Let's just wait and see what's at the store.

RON: If you say so. Let's go start dinner. I'm getting hungry.

SCENE 2—(The next day, at a warehouse store downtown.)

RON: This sure is a big store. I'm sure we can find exactly what we need here.

SALLY: It was a good idea coming to this furniture-appliance warehouse center.

RON: Just remember, we only have $900 to spend on the living room, so watch the price tags.

SALLY: That shouldn't be too hard. I saw an ad in the local newspaper offering a 7-piece setting for only $799. That sounds just perfect. I hope it comes in oranges and browns. They're such warm colors for a living room.

RON: Yes, and they will go perfectly with the carpeting.

MR. BRAND: Hello folks, I'm Mr. Brand. What can I sell you today?

RON: We just moved into a new house and we thought we would start with the living room furniture.

MR. BRAND: You couldn't have picked a better place to come. I have this lovely sofa over here (pointing). I'm sure you'll just love it.

SALLY: Actually, we would like to see the 7-piece setting you advertised in the paper for $799.

MR. BRAND: That's too bad. We're all sold out. But I have this lovely sofa. (Pointing to the same sofa.)

RON: It is handsome. How much does it cost?

MR. BRAND: It's only $599—and such a bargain!

SALLY: Isn't there any way we can get the 7-piece setting?

MR. BRAND: If it is ordered we can't send in your order form for 5 weeks. That's just for the book work. Then, when the order is received, the manufacturer will wait until the next cutting time which might not be for 6-8 months. And then it will take a few weeks to make the furniture. Then they have to ship it to a regional warehouse and then to our store. Why, you might not get it for a year.

RON: A year!! That's ridiculous!

MR. BRAND: This sofa I've been telling you about is already in our warehouse. If you order it right now, you can have it in only 3 days.

SALLY: I don't know. (To Ron)—I really like the sofa. It's the right colors, but the price?

RON: If we get it, we can only spend $200 more on the rest of the room.

SALLY: We can buy a chair and an end table now to match and then later, when we save some more money, we can buy some other pieces.

MR. BRAND: I can see you folks are really in a dilemma. And I think I can get you out of it. If you'll say yes right now, I'll knock $50 off the price. What do you say?

SALLY: O.K. That sounds like a good deal.

RON: Yes, I guess we'll take it.

MR. BRAND: Great. I'll write up the sales ticket and you'll be all set.

SCENE 3—(3 days later in the Miller's living room)

SALLY: I really like the furniture but this room seems so empty.

RON: We'll get some more furniture soon.

(Door bell rings. Door opens and Mrs. Gungle walks in by herself.)

GERTRUDE: I saw the delivery truck leave so I ran right over to see what you bought. (Looks around room.) Where's the rest of the furniture? All I can see is a couch, one chair and one end table.

SALLY: That's all we could afford right now. We were going to buy this 7-piece setting that was on sale but they were out of it, so we bought this sofa, chair and table instead for the same amount of money.

RON: The salesman gave us a real good deal, too.

GERTRUDE: You kids have a lot to learn. That store just pulled one of the oldest tricks in the book on you.

RON: What?!

GERTRUDE: It's called bait and switch. I bet he really pushed this couch on you.

SALLY: Yes, he did.

GERTRUDE: And I bet he told you that it would take a year or two to reorder the 7-piece setting.

RON: How did you know?

GERTRUDE: It's a very illegal practice. You should report this store right away. There are many agencies set up just for this purpose—to protect the consumer.

SALLY: Where can we get help?

GERTRUDE: You can write to the Better Business Bureau or to national consumer groups, such as FICAP. I'll bring you over the address later tonight.

RON: We just learned a very expensive lesson. It cost me $549, but from now on we'll be more careful about where we buy our furniture.

GERTRUDE: You can always check with the Better Business Bureau before you go to any store. Or you can check with me too (she laughs). It's really so important who you buy from. A reputable store will not use deceptive practices or try to cheat you.

SALLY: Next time we will check with friends and relatives who are familiar with the area about which stores are reliable.

GERTRUDE: Too bad I couldn't get to you sooner. I could have saved you a lot of money. Next time you go shopping, just come right over and get me and I'll come along—to kind of keep an eye on things.

SALLY: Thanks for the offer. You have been very helpful. A little late—but helpful.

RON: How do you know so much about buying furniture, Mrs. Gungle?

GERTRUDE: For one thing, I read a lot. There are always articles in magazines and newspapers about furniture. Even ads tell you something. And our community is very consumer-oriented. They ran a program through the junior college on different phases of consumerism—everything from buying furniture to reading leases and contracts. It was very worthwhile.

SALLY: (Everyone just sits and thinks for a few minutes.) How about some coffee and cake?

GERTRUDE: Well, I never thought you would ask. I hope you bake better than you shop for furniture. (They all laugh.)

SALLY: I do. I do. (She goes into the kitchen.)

RON: You sure have taught us a lot. And not only about buying furniture. (Sally returns with a tray of coffee and sweet rolls.) Right, honey?

SALLY: I'll say. (She winks at Ron.) Mrs. Gungle, I have a favor to ask you.

GERTRUDE: Just name it.

SALLY: Can you come with and help us pick out our dining room set? I want it to be the best buy in town.

GERTRUDE: I thought you would never ask. I'd love to. (She picks up a roll and takes a bite.) Hey this cake is great. You must give me your recipe. I'm going to call Sam over. I know he'd just love this. Raisins are his favorite.

RON: Sure, neighbor. Anything for friends. (He looks at Sally and they both smile.)

— E N D —

DESIGN A DRYER (AND WASHER!!)

Below are listed some common features of washers and dryers.

Washer:

The standard washer has 3 temperatures for the wash and rinse cycle (hot, warm and cold) and two speeds for the cycles (normal and permanent press).

Available features include:

color — instead of white, available colors are avocado, harvest gold and copper

extra size — takes larger loads

lid scale — open lid acts like a scale to help consumer get full loads and prevent overloading

dispensers — one dispenser allows bleach to flow into washer at correct time, other dispenser allows fabric softener to flow in

locking lid — locks during spin cycle

lid lift shut off — machine stops spinning when cover is lifted

hand wash agitator — normal agitator of machine lifts off to uncover a special agitator for gentle washing

end of cycle buzzer — buzzer indicates end of cycle

fine wash basket — special small basket fits next to agitator to hold fine washables that need gentle treatment

special knit cycle — gentle wash and gentle spin

panel light — top of machine lights up

5 temperature wash instead of 3 — hot wash/warm rinse, warm wash/warm rinse, hot wash/cold rinse, warm wash/cold rinse, and cold wash/cold rinse

4 agitator speeds — normal wash/normal spin, gentle wash/normal spin, gentle wash/gentle spin, normal wash/gentle spin

water saver — saves water from less soiled loads to wash very soiled loads such as work clothes or rugs

soak cycle — machine automatically shuts off for a period of time after filling to allow clothes to soak

tumbler washer — front opening instead of top opening

self cleaning lint filter — lint is automatically flushed out with waste water

Dryer:

The standard dryer has 2 temperatures (hot and warm) and a timer.

Additional features are listed below:

color — avocado, gold or copper

automatic call — a buzzer signals when the load has finished drying. Volume of signal is adjustable and can also be turned off.

sunshine freshener — an ozone light purifies the air in the dryer to give clothes a clean fresh smell

6 button temperature selector — 6 different temperatures to choose from

4 button temperature selector — 4 different temperatures to choose from

door safety switch — dryer turns off when door is open

front servicing — machine is serviced from top or front panel instead of pulling away from the wall

light inside basket — goes on when door is open

panel light — light goes on on top of machine

3 cycle dryer — automatic dry — temperatures stay at 165 degrees then cools down the last 10 minutes; time — set time and timer turns off machine when time runs out; damp dry — set degree of dampness and machine automatically turns off.

storage drawer underneath

drying shelf — an immobile shelf to set things on — hide away rod for hanging things as you take them out of the dryer

up-front collector

The Problem:

The washer and dryer as standards are for sale with 5 features of your choice. Read the following case situations and decide which features are most important or desirable for each.

The Parkers:
just bought a 4-bedroom home for their family of 8. The youngest child is 2 months old. Mrs. Parker does not work outside the home.

The Turners:
are newlyweds with a small 4-room home. Both are working and they lead a very active social life.

The Hunters:
have a 3-bedroom home for their 3 children. Both parents work outside the home.

Bert Roberts:
is a single man who rents a small 2-bedroom condominium. He is a cleanliness freak and also leads a very active social life.

Each of the above mentioned people needs a washer and dryer. Bearing in mind their needs and lifestyles, choose 5 features for the washer and 5 for the dryer. In the chart below list the features and why you feel they are important.

THE FAMILY	WASHER FEATURES	WHY IMPORTANT	DRYER FEATURES	WHY IMPORTANT
PARKERS				
TURNERS				
HUNTERS				
ROBERTS				

Part IV
"Operation Travelthon"

RATIONALE—As the people of the United States become more mobile, there is a definite need for them to make wise consumer decisions concerning public and private forms of transportation.

KEY POINT

The learners should be encouraged to investigate modern trends of transportation in their local area, the nation and in other countries and make over-all comparisons of their consumer effects on society and the economy.

The following learner experiences could be incorporated into the transportation unit of study as individual projects or as a series of FHA-HERO activities for the entire class.

LEARNER COMPETENCY #1

Learners will compare and evaluate various modes of travel and transportation in the following activities to determine which is most applicable to their needs.

☐ Provide learners with road maps of the United States, and instruct them to choose any place they would most like to visit. When each learner makes a definite location choice, have him investigate costs involved by traveling by car, plane, train or bus. (Examples of expenses to consider are: fares, gasoline, food and lodging.)

☐ Vacation Sweepstakes—each learner wins $1,500.00 for a trip to Europe. He may choose his own mode of travel, and use the remainder of the "sweepstakes money" for other vacation expenses such as lodging, food, souvenirs and inner country travel. Learners will become aware of the costs involved in traveling abroad through this experience.

☐ Family Man's/Woman's Expense Voucher—an activity designed to encourage learners to weigh advantages and disadvantages of "operating costs" of in-town traveling by automobile, bicycle, motorcycle, bus, subway or walking. Consider on a special written "voucher" such costs as: money, energy, time, health, safety and sociability and make comparisons. Travel distance for the project should be limited to 2 miles to make a uniform comparison. Learners must determine which "mode" offers the biggest "reimbursement" to their individual needs.

☐ Value Round—provide learners with an assortment of transportation vehicle advertisements. Each learner should choose one vehicle that they would most like to own on the basis of comparing that vehicle's advertisements.

Each learner should review their choice before analyzing it. The written analyzation should explain why this particular vehicle is best suited to their personality, needs and life style.

Summarize this activity by revolving the discussion around value clarification for the learners.

LEARNER COMPETENCY #2

The learners will be encouraged to investigate the community and utilize its available facilities.

☐ Bicycle Auction—investigate the possibility of purchasing unclaimed *bicycles at an auction sale* held at the local police station, if this is a practice in the community. The learners will compile the advantages and disadvantages of owning a used bicycle.

☐ Repossession Headquarters—investigate the possibility of purchasing "used" automobiles from banks or finance companies (repossessed). The learners will compile the advantages and disadvantages of buying a car this way.

LEARNER COMPETENCY #3

The learner will become familiar with automobile features and the purpose of their intended use by actual examination of cars to be assured of getting the best buy.

☐ Is the Price Right?—Park 2 used cars on an isolated area of the school parking lot and place "For Sale" signs on them indicating the price, model year

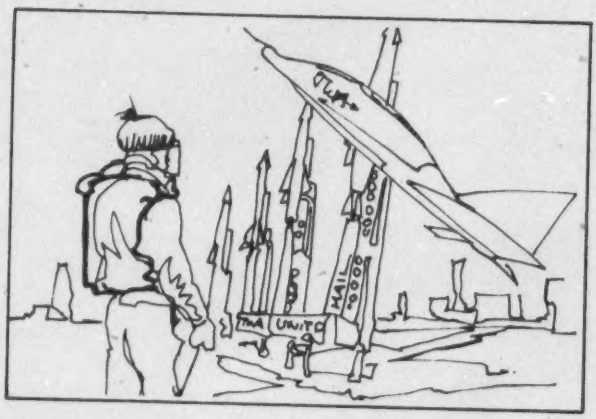
and special features. Learners must fully examine the interior and exterior using a check list system as well as listen to the motor, as they evaluate each of the cars. A final choice should be made on the learner's evaluation of which car they consider to be the best "overall buy" and if the price is right.

USED CARS — CHECK LIST

1. Brand _____
2. Style _____
3. Price _____
4. Age _____

	GOOD (for age)	FAIR	POOR
5. Overall appearance — rust spots			
6. Condition of seats			
7. Condition of foot pedal			
8. Lights			
9. Tires			
10. Trunk storage space			
11. Condition of motor			
A. Appearance			
B. Sound			
12. Extra equipment (working)			
13. Gas mileage			
14. Steering play			
15. Safety features			
16. Windows—tight			
17. Doors—tight			
18. Brakes			
19. Shocks			

If possible, before buying a used car, consult a trained mechanic for this evaluation.



LEARNER COMPETENCY #4

The learners will be introduced to repairing their own automobiles as a means of saving money.

Class could visit an auto mechanics' class to watch a demonstration on "do-it-yourself maintenance." Figure the monetary savings of doing auto repairs yourself in comparison to what you would pay for professional maintenance.

LEARNER COMPETENCY #5

The learners will project and imagine transportation of the future. This activity offers subject matter that could summarize the "Operation Travelthon" unit.

A Trip to the Moon—an activity designed to have learners project into the future and to imagine ideas about transportation. Show film entitled "A Trip to Chicago" available through Modern Talking Pictures Company in which 21st century modes of travel are presented. After film showing, learners can brainstorm additional ideas of what might be solutions to future problems in the area of transportation.

EDUCATOR'S STIMULATORS

Fetterman, Elsie. *Money Management—Choices and Decisions,* Houghton Mifflin Company, Boston, 1976.

Harris Trust and Savings Bank. *Personal Money Management,* American Bankers Association, 1974.

Household Finance Corporation. *Your Automobile Dollar,* Money Management Institute, Chicago, 1975.

Modern Talking Pictures Company, "A Trip to Chicago," New Hyde Park, New York. 6-8 weeks advance notice.

New York Stock Exchange, Inc., *Personal Money Management—Guidelines For Teaching,* New York, 1974.

J. C. Penney Company. *Your Space and Mine—Behavioral Approach to Environments,* Educational Relations Department, New York, 1975.

U. S. Department of Agriculture, *Used Furniture Can Be a Good Buy,* U. S. Government Printing Office, Washington, D. C. 1973.

U. S. Department of Labor, *Rent or Buy—Evaluating Alternatives in the Shelter Market,* U. S. Government Printing Office, Washington, D.C. 1973.

does credit meet your needs — tool or crutch?

does credit meet your needs — tools or crutch?

RATIONALE—The use of credit has become an integral part of the American lifestyle. The easy access to credit, for many, has become essential to their lives. It has caused grief and sorrow for many individuals and families. To obtain the maximum use of credit, consumers must be able to evaluate the various types of credit available to them, as well as the availability, sources, costs and benefits gained by their choices.

KEY POINT

When buying on credit, the individual faces additional costs — interest charges paid and the interest lost on savings in order to gain a good or service.

The following learner experiences are designed to provide the advantages and disadvantages of the various types of consumer credit:

- Commercial banks and savings and loan associations
- Credit unions
- Consumer finance corporations
- Retail establishments
- Other financial resources

As an introduction to the unit on credit, the educator may want to show the film entitled, "The Money Tree." (See Educator's Stimulators) It serves to alert learners to the dangers of overextending oneself when using credit.

LEARNER COMPETENCY #1

The following activities will enable learners to match the sources of credit with their corresponding characteristics and to compare their costs when provided with the necessary information.

☐ **Shopping for Credit** — Learners choose a large item such as a form of shelter, transportation vehicle or recreational expenditure and interview several leading agencies to compare credit costs. The interest rate, dollar cost, total credit and service charges should be compared. Record the data gathered on a graph or chart.

☐ **Shop & Compare** — Learners choose an item that costs $100 or more and shop for it at three establishments. The learner should compare the factors of total price, down payment required, number of payments, interest rate, monthly payment amount and other service charges. Record the data gathered on a graph or chart.

☐ **What's Your Fortune?** — A fortune cookie, which contains a picture of a person or item depicting a situation, is distributed to each learner. Situations might include: "running out of money at the end of the month and being unable to complete all monthly payments" or "applying for an installment loan for furniture and being refused." The learner is to develop the situation and tell what he/she would do to rectify the dilemma. Each imaginary situation should be as realistic as possible.

LEARNER COMPETENCY #2

The learners will become aware of credit ratings and financial standings in both written and oral activities.

☐ Using a credit rating evaluation sheet provided by two local banks, have the learners figure their own credit rating. The credit rating sheet could serve as the basis for a discussion on the pros and cons of credit.

☐ Credit Bee—hold a "credit bee" similar to a spelling bee, in which learners are asked to define credit terms. This activity could be based on team competition.

LEARNER COMPETENCY #3

The learners will become aware of advantages and disadvantages of credit and installment buying by completing and evaluating "The Bankruptcy Case of Harold Free."

Ideally, the educator will encourage the learners to

seek professional advice from within the community before completing the case study.

THE BANKRUPTCY CASE OF HAROLD FREE

Harold Free hadn't thought about the possibilities of using credit until he requested a loan to buy a stereo set and found that lenders were eager to do business with him. Apparently, the fact that he had held a good job with security for twenty years and a good retirement pension made him look like a "good risk." A short time later, Harold moved his family from his old neighborhood, where he was renting an apartment for $200 a month, into a three-bedroom unit for $325. He signed a three-year lease.

After paying $600 for moving expenses, he bought $1,000 worth of new furniture for the new home—with a $150 down payment. And then more furniture at a different store for $2,200—all on credit. He then made a down payment on a car with a $950 loan from a finance company. Because he was short on cash, Harold got a $900 personal loan from another finance company to cover miscellaneous expenses and help to meet some of the payments on the other loans. By then he was paying out 90 per cent of his check and living on 10 percent.

After ten months he was falling so far behind that he moved from the new apartment into a smaller place. His creditors followed him—especially the landlord of the three-bedroom apartment, who held his three-year lease.

He finally filed for bankruptcy at a cost of $300, including a $50 filing fee. After his hearing, Harold was legally free of his debts. His creditors in the meantime had repossessed his new furniture and car, and he had no assets except for the few household goods the court allowed him to retain.

1. Harold is legally free of debt, but what about his moral obligation to the people who lent him money?
2. In the future will lenders know that Harold has filed bankruptcy?
3. Will he be able to get credit? If so, from what sources?
4. Do you think a bank would be willing to grant Harold credit? Why or why not?
5. What recommendations would you give Harold Free for his future money management?

LEARNER COMPETENCY #4

The learners will internalize various economic concepts by "living" them in daily classroom experiences.

☐ The learners may view all homework assignments as "monthly payments" being made toward paying the "base price." If any assignments are late, there will be a late charge attached to those monthly payments, whether it be points deducted or extra assignments made. If no assignment is turned in, the educator has the right to repossess the grade. Rather than garnishing wages, the educator could garnish the classroom privileges of the learner.

☐ The learners will regard record-keeping as a major part of adhering to the contract system. They will be responsible for using their classroom papers and tests as receipts. The educator should provide folders for each learner which will hold all papers which have been graded and returned.

Learners should be encouraged to read over all receipts when returned and exercise their right to be heard if a mistake has been made. The educator can check folders from time to time to keep learners on their toes.

☐ The learners could be introduced to the supply and demand concept if the educator regarded the quota of grades as a limited supply. Explain that there is a set number of *A*'s and *B*'s available for distribution. In order to receive one, learners must competitively bid for their grade with the quality of their work and the number of points they accumulate.

☐ The educator could use everyday opportunities in the classroom to emphasize financial credit. By putting a money value and interest rate on such items as borrowed pencils, notebook paper or books, these real life experiences would emphasize and reinforce study on credit.

☐ The learners will establish a class credit union which would enable learners to save or borrow money at a specified rate of interest. The credit union would be organized and operated by learners, and would be designed to meet their individualized needs.

LEARNER COMPETENCY #5

The learner will be introduced to a system of contracts by reading, understanding, signing and adhering to the contractual agreements, in order to receive his/her semester grade.

By using a contract system of grading learners in a concentrated study area of credit or in overall consumer and homemaking courses, the educator and learners will work jointly to establish criteria for work/grade.

Learners should be allowed several days to read and consider the contract responsibilities *before* signing. This activity provides a simulated experience in signing and adhering to a contract, as well as motivates learning in the classroom.

CONSUMER PROBLEMS

An Individual and Classroom Study in Consumer/Homemaking Education
Work/Grade Contract

I, _____, am interested in the area of Consumer/Homemaking Education and I am going to do a quality project (neatly done, the *best* work I can do) in addition to GENERAL AND SPECIFIC requirements, working for a grade of _____ (A, B, or C).

It is my understanding that to qualify for a specific grade, I must complete the following work during the semester.

GRADE C	GRADE B	GRADE A
a. 1 Semester Project in area of consumer education 1. Written Report 2. Oral Report presented to the class 3. Use of visual aids	a. 1 Semester Project (same as for C)	a. 1 Semester Project (same as for C)
b. 12 articles concerning all areas of consumer information (5 can be newspaper articles) 1. Read 2. Written Report	b. 16 articles, read and report written (5 can be newspaper articles)	b. 18 articles, read and report written (5 can be newspaper articles)
c. Write one business letter requesting consumer information	c. Write 2 letters requesting consumer information	c. Write 3 letters requesting consumer information
d. Save quantity of informative labels from food and clothing items to be used in class.	d. Do one comparative shopping activity in which a product will be extensively studied and information presented to class. Use charts to illustrate.	d. Bulletin Board Display (Same as for C)
e. Bulletin Board Display (done with a partner) 1. Created in area of consumer education 2. Display in classroom	e. Contribute constructively to classroom activities	e. Enthusiastic participation in all classroom activities
f. Obtain a C or D average on tests and quizzes	f. Obtain a B or C average on tests and quizzes	f. A or B average on all tests and quizzes
g. Contribute constructively to classroom activities	g. Keep a weekly journal showing progress in a folder to be checked	g. Keep a weekly journal showing progress in a folder to be checked
h. Keep a weekly journal showing progress in a folder to be checked		

Learner _____

Date _____
(Valid for 1 semester, grade subject to change if contract violated.)

Educator _____

EDUCATOR'S STIMULATORS

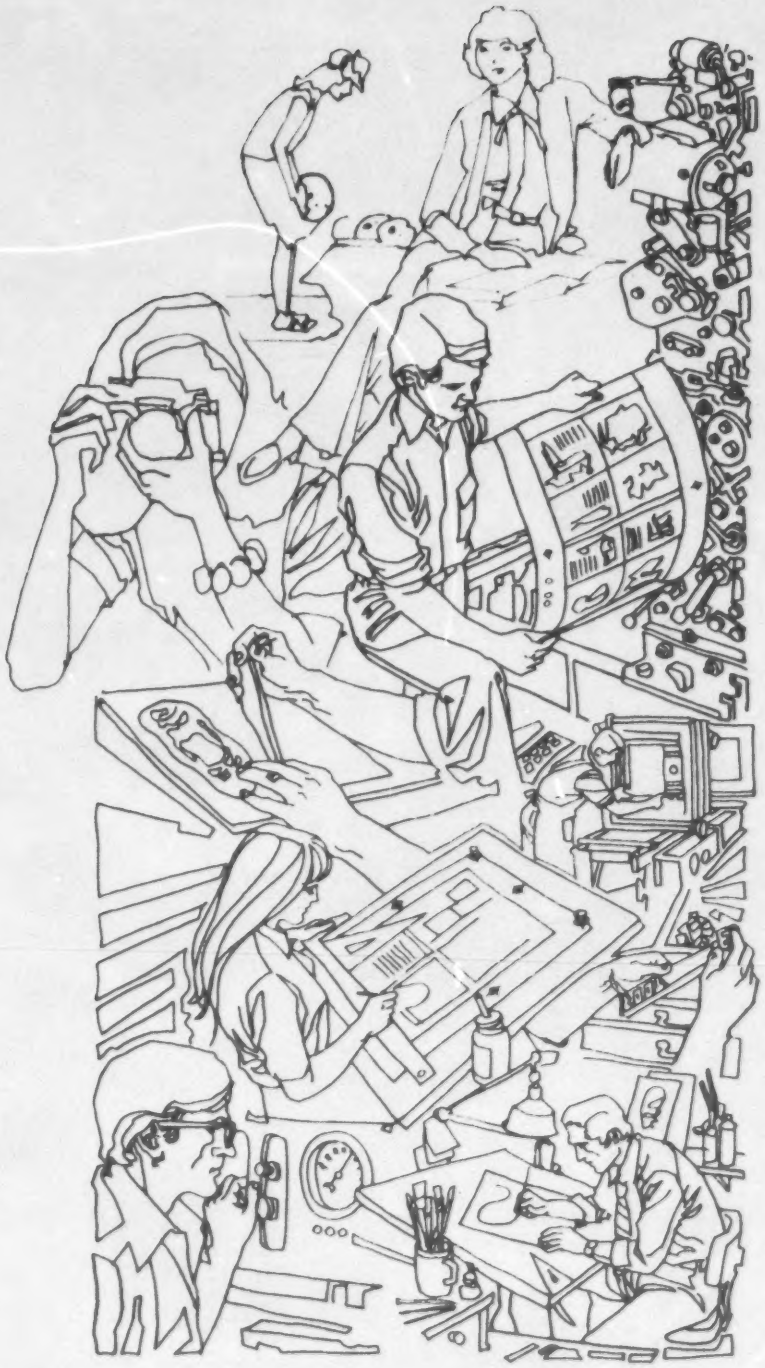
Association of Instructional Materials Services, Inc. "The Money Tree," Film. Hollywood, California, 30 days advance notice—$30.00 for 3 days.

BFA Educational Materials, "Consumer Power: Credit," Santa Monica, California, 30 days advance notice—$22.00 for 3 days.

Better Business Bureau, "Tips on Sales Contracts," Chicago, Illinois.

Fetterman & Jordan, *Consumer Credit*, Bennett Books, Peoria, Illinois 1976.

Sears, Roebuck & Company, *Using Retail Credit*, Consumer Information Services, Chicago, Illinois, 1974.



using discretionary time profitably

using discretionary time profitably

RATIONALE—As modern technology has become more complex, it has also devised methods of making our everyday lives less complicated. As a result, present day man has an increased amount of uncommitted time.

KEY POINT

Special emphasis should be made to the learners to maintain a proper balance between the individual's choice of personal enjoyment activities and his environment.

The following learner experiences are designed to guide in: understanding why this phenomenon has occurred, identifying the various personal enjoyment activities that can be engaged in to gain satisfaction and pleasure and emphasizing the desire to achieve a good balance between work, rest, recreation and good health.

LEARNER COMPETENCY #1

The learner will be able to recognize that initial money investments in equipment, supplies and participation fees is often necessary for a sport or hobby.

Have the learners list three activities they enjoy and then compute the cost necessary for each. Include initial cost, maintenance and instruction fees. Repeat this activity at home with all family members to analyze the cost for total family recreation. Remember to consider the amount of satisfaction derived from a leisure activity in relation to the resources available to the individual.

LEARNER COMPETENCY #2

The learner will demonstrate what is necessary to achieve a balance between work, leisure and rest in order to maintain good mental and physical health.

Divide the learners into pairs to interview each other in order to discover the activities they participate in and enjoy. Have the learners complete the "Personal Time Scale" on this page to assist the interviewer. After listing all activities, they will analyze the list to determine if there is a proper balance between work, rest and leisure.

Foster creativity in the presentations by encouraging the learners to visually share their findings. A mock television program, mobiles and puppet shows are motivational stimuli which would insure learner involvement. A follow-up discussion to this activity might include these topics on work and play:

"All work and no play makes Jack a dull boy."

"Never do today what you can do tomorrow."

"Idle hands are the devil's workshop."

PERSONAL TIME RATING SCALE

Estimate the amount of time you spend in the following activities during the average day:

How many hours in:

school _____

paid employment _____

active sports _____

grooming _____

shopping for basic necessities _____

traveling to school _____

car maintenance _____

spectator sports _____

skills and crafts _____

reading _____

cultural activities _____

shopping for fun _____

socializing with friends _____

watching television _____

daydreaming _____

any other activity not mentioned _____

Rank the above activities in order of importance to you. Analyze what this list reveals about your personal goals. You will prepare a Personal Time Scale for one day maximizing your time and energy to best satisfy your personal goals.

Optional Activity:

Ask your family members to fill out the Personal Time Scale. Analyze the findings to see the variations occurring within the stages of the life cycle.

LEARNER COMPETENCY #3

The learner will indicate through these activities the need for constructive and satisfying personal enjoyment activities during various stages of the life cycle.

☐ Many recent magazine articles can be used for background information and to stimulate discussion. Have learners role play realistic life situations like:

- A factory worker is laid off due to the economy. What are his feelings and thoughts? What are some suggestions for productively utilizing his time?
- A hea'thy, vigorous man is forced to retire at 65 due to company policy. What are his feelings and thoughts? How can he now use his time?
- A 28-year-old mother of two must remain in bed for six months to recuperate from a back operation. What are her feelings and thoughts? How can she best use her time?

☐ Classical recreational activities are an important situation to be aware of. Ask the learners to bring in various pieces of sports equipment. Include classic items like dominos, horseshoes, and skateboards. Discuss why these items are timeless in insuring continued personal enjoyment.

☐ List current recreational fads and analyze the cost in relation to its timely enjoyment.

☐ Ask learners if they have ever purchased sports equipment, craft or hobby supplies with which they are dissatisfied. What did they do? Discuss what actions are best to take in order to become fully satisfied.

LEARNER COMPETENCY #4

The learner will be introduced to recreational facilities that are sponsored by all levels of government available for public use.

Have the learners complete the two questionnaires on the following pages. "My Recreational Profile" should be answered first since it gives the individual's point of view concerning recreation. The local "Survey of Recreational Facilities in My Community" can then give specific locations and facilities available to satisfy a variety of individual recreational favorites.

MY RECREATIONAL PROFILE

I am _____ years old.

I live in a(n) _____

When I have one hour of free time, I would _____

When I am not working, I am probably _____

Most people don't realize that I can _____

I am famous for _____

When I am by myself, I enjoy _____

When I am with my friends, we are most likely to _____

_____

I will immediately do it if someone asks me to _____

The activity I value most is _____

The activity I value least _____

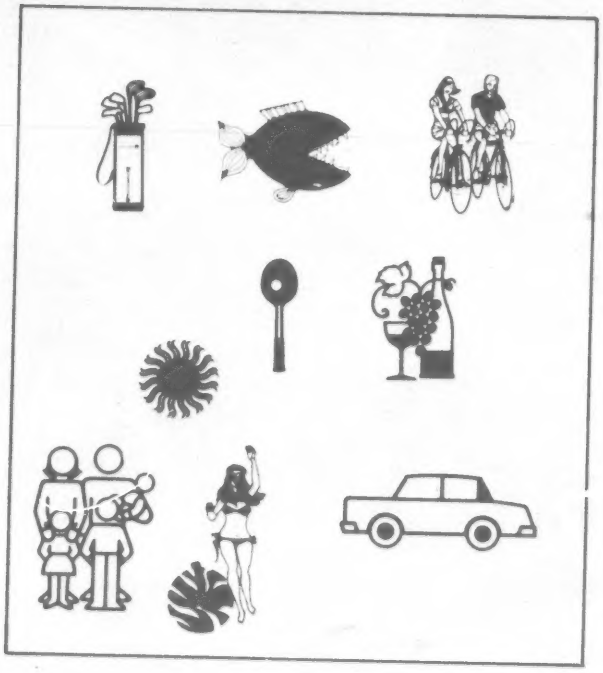
If I could live anywhere I would live _____ _____

(Additional open ended questions could be added by the educator to meet the learner's needs.)

SURVEY OF RECREATIONAL FACILITIES IN MY COMMUNITY

This FHA-HERO activity may be done individually or as a group project. It can also be used in conjunction with a study of the community. The educator will need to provide each learner with:

- map of community containing major streets, local landmarks
- phone book
- various colored pencils
- recreational symbols



Learner Instructions

Are you aware of all there is to do in your community? This assignment is to give you an overview of your community and all of the recreational activities available in it.

Do all the work on the map provided and on your own paper. You are to work with a partner (optional).

Mark your home with a red *.

Identify all the schools (grade and high schools) by name.

List any institutions of higher learning. On a separate sheet of paper, list any recreational facilities offered to the public by these institutions. List any instructional courses in personal enjoyment activities.

Are there nursery schools available or day care centers? Name three. Why would you want to know this information?

Shade in the streets or areas known as shopping districts in yellow. Are there any of the following stores:

—Sports Shop
—Craft Shop
—Hobby Shop
—Specialty Shop—where supplies for leisure activities can be obtained.

If there are, mark their location.

Mark a blue + where religious buildings are located. List any activities sponsored.

Mark the libraries with a green L. List any special activities.

Mark movie theaters with a red M.

Mark the City Hall with a green C. List any activities sponsored.

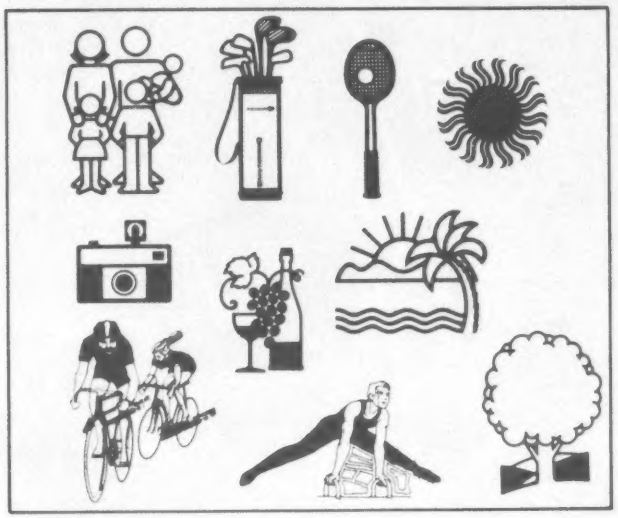
Mark the Police Station with a green Po. List any activities sponsored.

Mark the Fire Station with a red FS. List any activities sponsored.

Mark any hospitals with a green H. Why would it be important to know this information?

Mark any of the following facilities with the appropriate symbol:

—Nursery or greenhouse
—Museum—name specifically
—YMCA-YWCA
—Health Clubs—name specifically
—National parks/forests
—Forest preserves
—Private recreational facilities, i.e., golf clubs, tennis clubs



Using a red pen, mark the bus routes.

Name, and with arrows, indicate directions and distances to major highways.

In conclusion, look at the map and the questions you answered on paper and analyze the facilities offered. Are they adequate? Do they meet the needs of the people in the area? What would you add or remove to make the community better?

LEARNER COMPETENCY #5

The learners will recognize that the manner in which recreational activities are pursued has a direct influence on the environment.

☐ Show a film on the problems of pollution (See Educator's Stimulators.) Using current magazine articles, lead a discussion on the effects that consumers of recreational activities, supplies and equipment can have on the environment. Accent the positive aspects as well as the negative. Before viewing this film, learners should have written a critique of a pollution-recreation related article, so that they will have some facts on which to base their opinions. Current trends which may be highlighted are:

- Noise pollution
- Wildlife management
- Economic decisions to use land for business/industry rather than recreation.

☐ Have the class tour the community recreational facilities to determine if there are examples of pollution. Learners could photograph samples and bring them to class. Previous discussion of what to look for would be helpful. After reporting the findings, a summary discussion could include the following questions:

- How is this example of pollution detrimental to our health and safety for the present and future?
- Is the pleasure or satisfaction derived from the recreational activity worth the harm or potential harm to the environment?

EDUCATOR'S STIMULATORS:

Collier, James Lincoln. "Leisure—Why Don't We Enjoy It More?" *Reader's Digest,* July 1973.

Harrington, Niemeyer, Leonard, Fischman. *If You Want to Save Your Environment, Start at Home!,* Hawthorne Books, Inc., New York, 1970.

Murphy, James F. "Future of Time, Work & Leisure," *Parks & Recreation,* November 1973.

Northern Illinois University, "Death Be Not Loud," (Noise Pollution Film), Media Distribution Center, DeKalb, Illinois.

Pelegrino, Donald A. "Is Family Recreation a Vital Need?" *Parks & Recreation,* January 1973.

Rice, Ann Smith. "How Do We Teach Consumer Ecology?" *Forecast for Home Economics,* September 1974.

Rettie, Dwight F. "A New Perspective on Leisure," *Parks & Recreation,* August 1974.